

CITY OF EUGENE

# 2014 RISK REPORT

as of June 30, 2014



RISK SERVICES DIVISION  
940 WILLAMETTE STREET | SUITE 200 | EUGENE, OR 97401  
541.682.5665 | WWW.EUGENE-OR.GOV/RISKSERVICES

## INTRODUCTION / PROGRAM OVERVIEW

The 2014 Risk Report summarizes the experience of the City of Eugene's Risk Services programs during fiscal year 2014. The purpose of the Risk Report is to provide a resource and reference tool that will help department and division managers and supervisors understand and manage their risk-related exposures and losses. The Risk Services staff is committed to assisting in implementing risk control and health and safety programs that are designed to minimize the organization's exposure to loss.

### *FY14 Key Findings*

- ☆ Total payments made in FY14 for all risk claims was the lowest in the last five years.
- ☆ The number of workers' compensation claims filed in FY14 was 9% less than the five year average.
- ☆ The workers' compensation experience modifier decreased nearly 10% in FY14.
- ☒ 73% of reported motor vehicle accidents were at fault.
- ☒ FY14 auto liability claims costs were 47% higher than FY13.

### NOTEWORTHY

- City of Eugene received health and safety awards:

- ☆ League of Oregon Cities/CIS Silver Safety Award
- ☆ Oregon's Top 10 Healthiest Employer Award



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## SAVINGS TO THE ORGANIZATION

In FY14 Risk Services was able to save a total of \$ 751,193 in the following program areas:

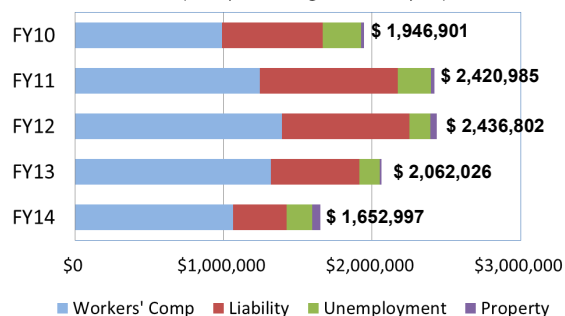
- Workers' Compensation medical bill audit: \$ 345,163
- Emergency Management Program Grant (EMPG): \$ 175,120
- Recovery for damage to City property: \$ 169,284
- Workers' Compensation Employer at Injury Program (EAIP) recoveries: \$ 61,626

# 2014 RISK REPORT

## City-wide Overview

### ANNUAL CLAIM COSTS

**Claims Experience Dashboard**  
(total paid during each fiscal year)



Costs include actual claim payments made during each fiscal year - including defense costs regardless of which fiscal year the claim occurred

### Of note ...

- FY14 LIABILITY COSTS**

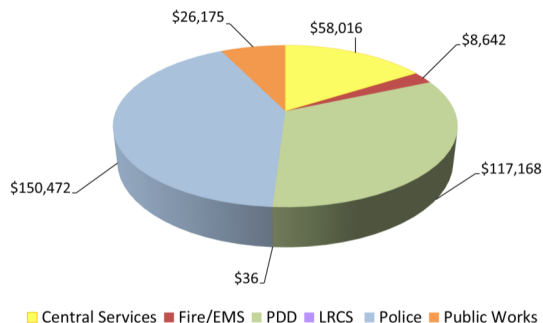
Payments on 67 liability claims including 11 lawsuits cost \$360,509. Motor vehicle accidents and claims arising from Police operations accounted for over 64% of the total paid.

- FY14 WORKERS' COMPENSATION COSTS**

Payments on 265 workers' compensation claims cost \$1,065,440. 126 of these claims were from prior years.

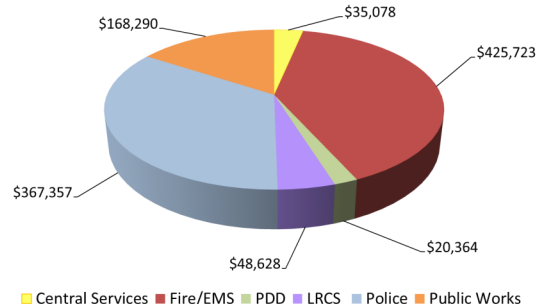
**Liability Claims Costs paid in FY14 by Department**

Total paid = \$ 360,509



**Workers' Comp Claims Costs paid in FY14 by Department**

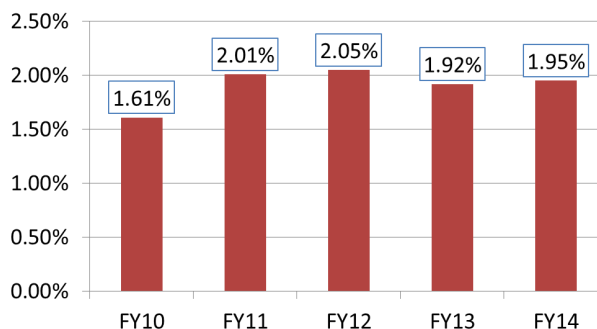
Total Paid = \$ 1,065,440



### THE COST OF RISK

The Cost of Risk includes actual claims expenditures per year, insurance premiums, risk management staff salaries and benefits, materials and supplies, consultants and contractors as a percentage of the City's total operating expenditures. Claims expenditures do not include claim reserves.

**The Cost of Risk**  
As a Percentage of Operating Expenditures

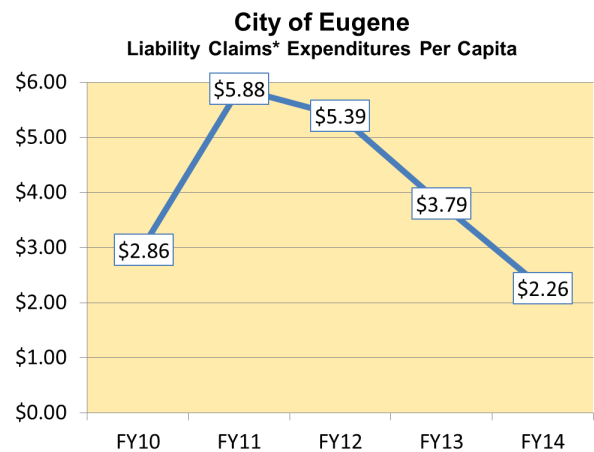
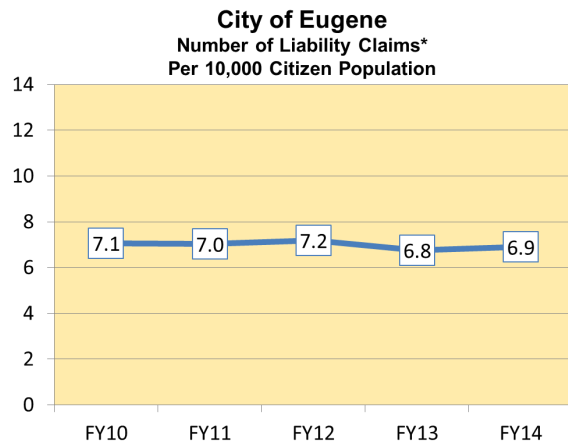


# 2014 RISK REPORT

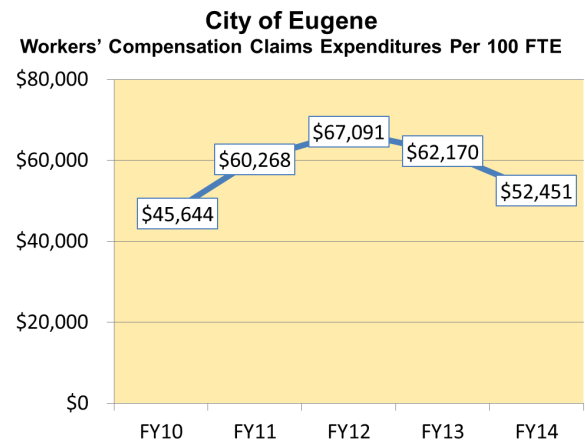
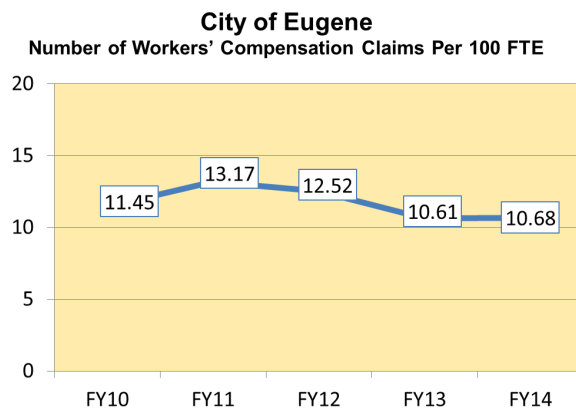
## City-wide Overview

### PERFORMANCE MEASURES

The following graphs show the City of Eugene's key performance indicators for the liability and workers' compensation programs for FY10 through FY14.



\* Includes auto and police liability claims



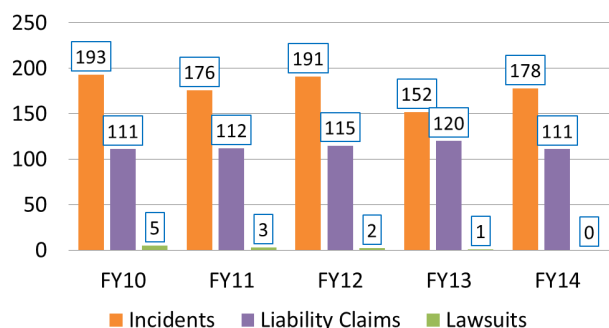
# 2014 RISK REPORT

## City-wide Overview

### GENERAL & AUTO LIABILITY

The Liability Program is self-insured and Risk Services staff administrates liability claims filed against the City of Eugene for injury or damage to third parties. The graph below shows a five-year comparison of the number of incidents of injury or damage reported to the City each year, the number of liability claims actually filed, and the number of resulting lawsuits. Of the 569 liability claims filed against the City over the past five years, only 1.9% (11) have resulted in litigation.

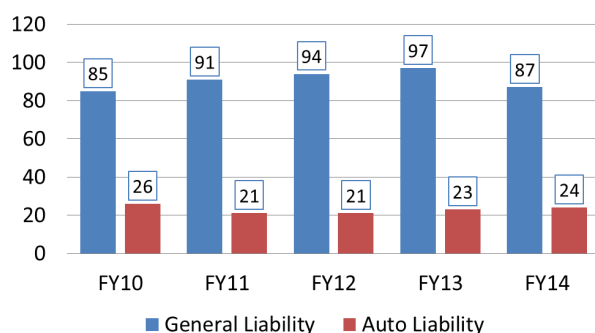
City of Eugene – Five Year History  
Incidents / Liability Claims / Lawsuits



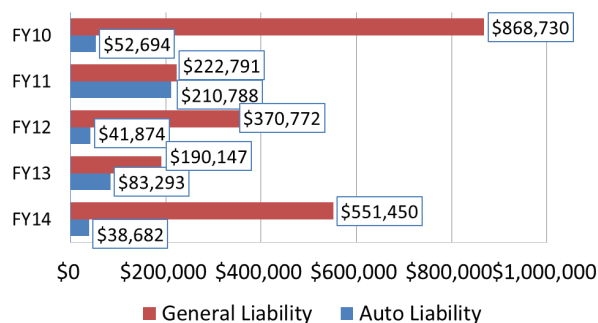
### Of note ...

- In FY14, 25 claims were closed without payment and 26 claims were settled and closed for less than \$500
- 43 claims remain open for FY14 and only 21 claims remain open from all prior years
- There are 7 pending lawsuits

City of Eugene – Liability Claims  
Number of Claims

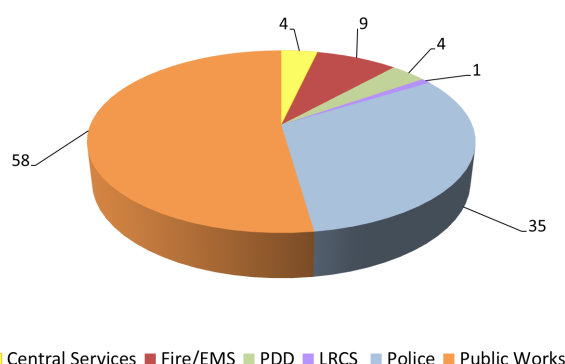


City of Eugene – Liability Claims  
Total Incurred (reserves plus paid)

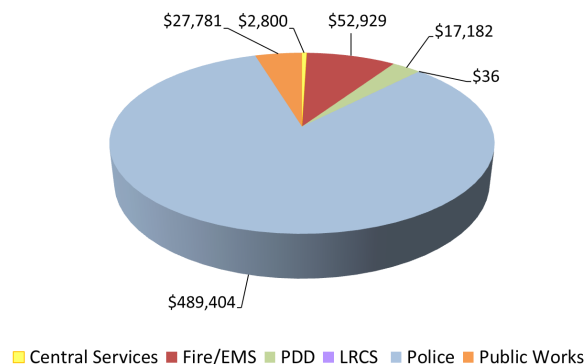


Five Year Average Incurred: \$526,244

FY14 Liability Claims by Department  
Number of Claims Filed – Total 111



FY14 Liability Claims by Department  
Total Incurred (Reserves plus Paid) – Total \$590,132



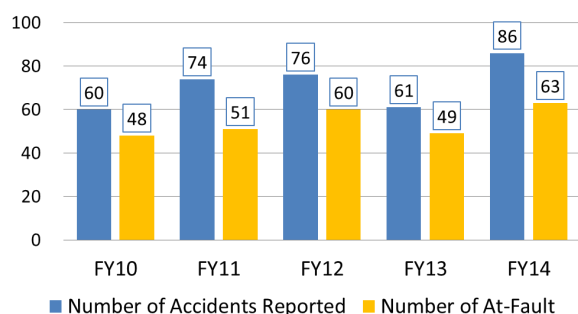
# 2014 RISK REPORT

## City-wide Overview

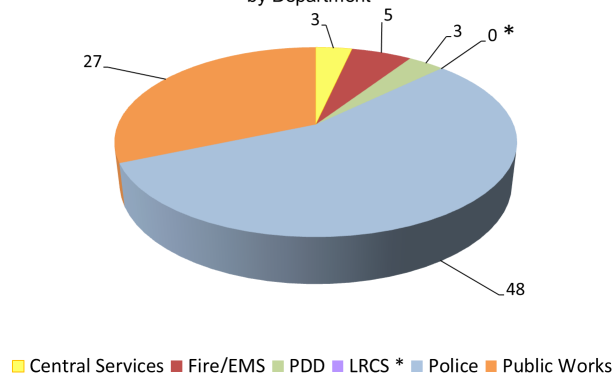
### VEHICLE SAFETY & ACCIDENTS

Of the 86 reported accidents in FY14, 63, or 73% were classified as at-fault. Police accounted for 55% of reported vehicle accidents in FY14 and Public Works accounted for 31% of reported accidents. Risk Services continues to work with supervisors and safety committees to identify problem areas and implement effective measures to reduce the number of vehicle accidents incurred by City employees.

City of Eugene – Five Year History  
Vehicle Accident Comparison



City of Eugene  
Number of Motor Vehicle Accidents Reported in FY14  
by Department



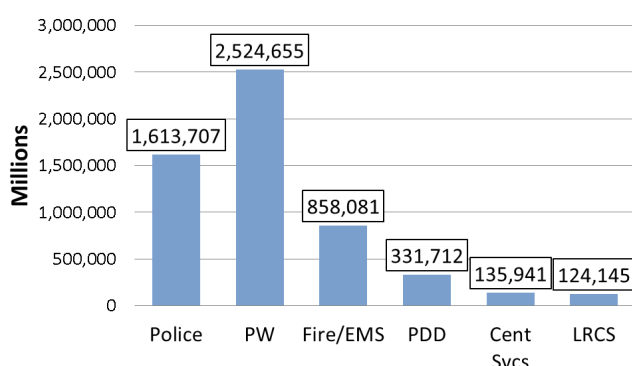
Total Number FY14 Accidents: 86

### Of note ...

- In FY14 there was a 30% increase in the total number of reported vehicle accidents.
- 42% of all FY14 at-fault vehicle accidents involved sideswiping another vehicle or stationary object and 23% involved backing.

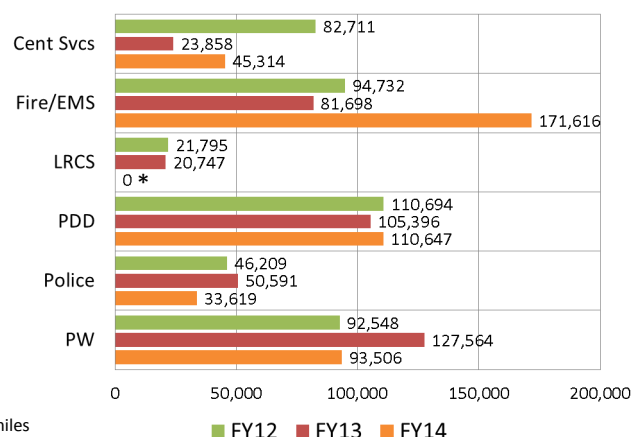
FY14 Vehicle Mileage Comparison by Department

Total Miles Driven = 5,588,241



NOTE: Vehicles that track HOURS were manually converted to MILES. The ratio used is 1 hour = 31 miles

Number of Miles Driven per Accident Reported



\* LRCS reported no motor vehicle accidents in FY14

# 2014 RISK REPORT

## City-wide Overview

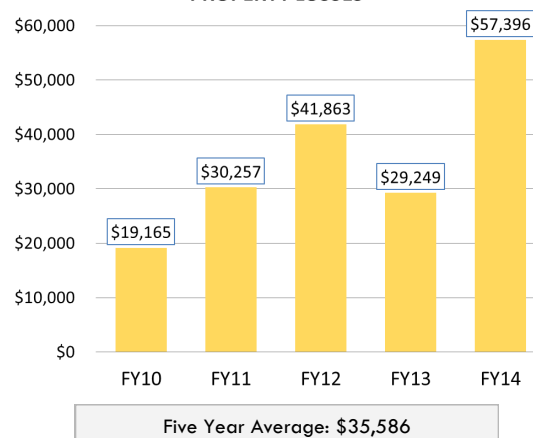
### PROPERTY LOSSES

The City's property insurance policy includes a \$25,000 deductible. Claims under the deductible are paid by the Risk Fund except claims of \$1,000 or less which are paid directly by the department that incurs the loss. An average of 6 property losses are incurred each year. In FY14, the largest loss was damage to the Facilities Management offices that occurred when a large fir tree fell on the roof during a storm. All but the \$25,000 deductible on this \$44,036 loss was covered by property insurance.

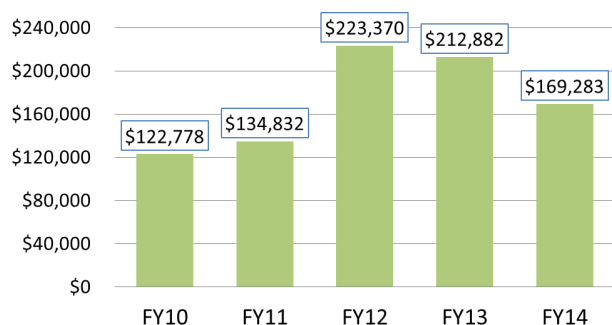
### RECOVERY CLAIMS (for damage to City property)

Over the past five years Risk Services has recovered an average of \$172,629 per year, while spending only about \$19,000 per year in staff time to pursue these claims. The funds collected are returned directly to the affected City work units throughout the year to offset expenses for replacement stock and equipment.

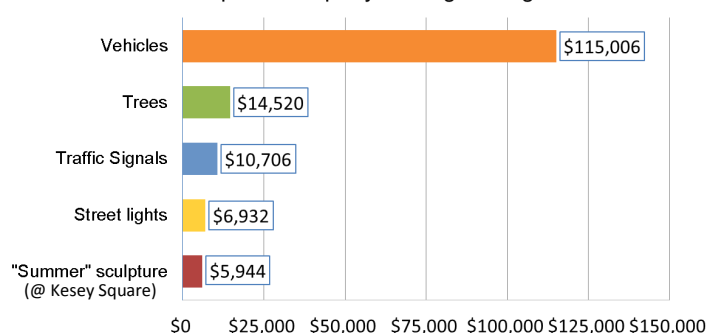
City of Eugene – Five Year History  
PROPERTY LOSSES



City of Eugene – Five Year History  
Recovery Claims  
(for Damage to City Property)



FY14 Recovery Claims Activity  
Top Five Property Damage Categories



### Of note ...

- The largest single recovery in FY14 was \$68,973 for the value of a Fire/EMS medic unit that was totaled in a head-on collision in July 2013.
- Over \$2.6 million dollars for City property damage has been recovered by Risk Services since the program began in 1981.

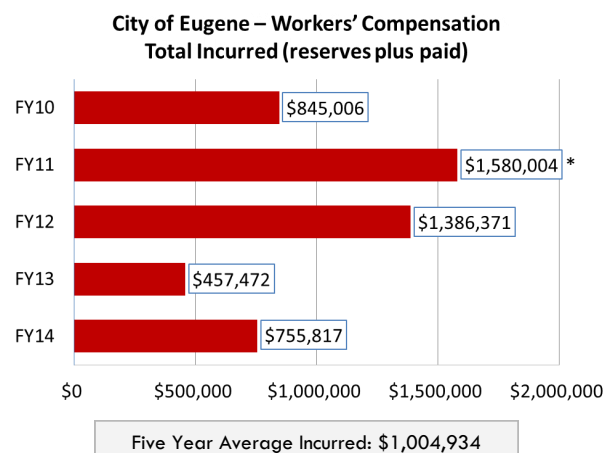
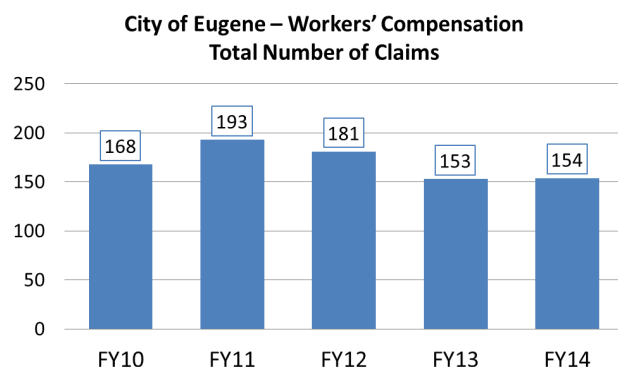


# 2014 RISK REPORT

## City-wide Overview

### WORKERS' COMPENSATION / EMPLOYEE SAFETY

The City's Workers' Compensation Program is self-insured and claims are administered by a third-party administrator. As of June 30, 2014, there were 94 open claims from all prior years. The number of claims filed in FY14 was 9% lower than the five year average.

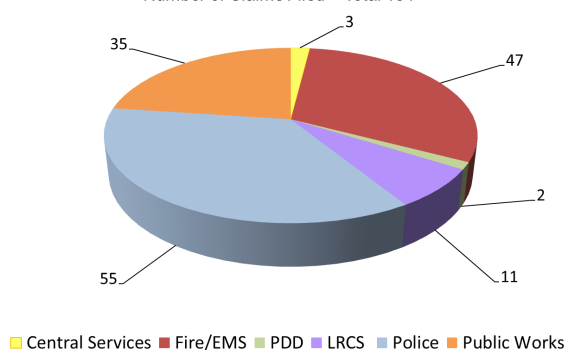


\* Does not include police fatality

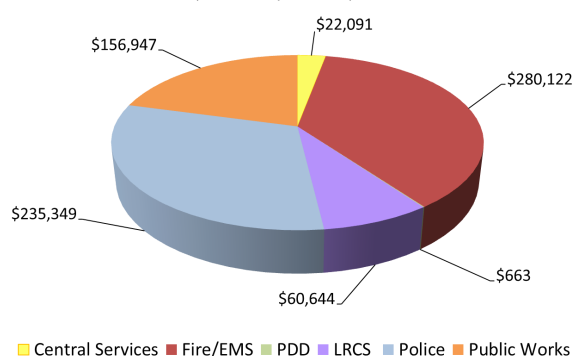
### Of note ...

- As of June 30, 2014, 94 claims remained open for all prior years.
- The fingers/hand was the most frequently injured body area.
- Leg claims (not including the knee) had the highest average cost.

**FY14 Workers' Compensation Claims by Department**  
Number of Claims Filed – Total 154



**FY14 Workers' Compensation Claims by Department**  
Total Incurred (Reserves plus Paid) – Total \$755,817



# 2014 RISK REPORT

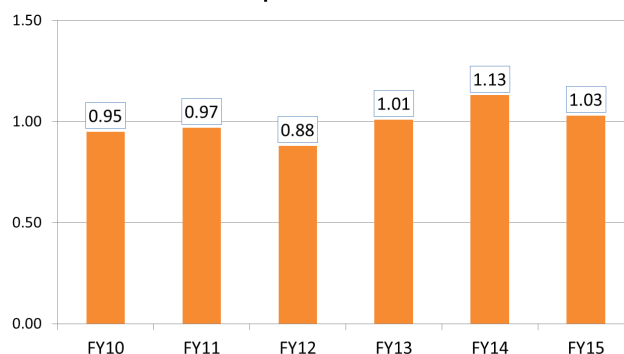
## *City-wide Overview*

### WORKERS' COMPENSATION / EMPLOYEE SAFETY

#### Experience Modifier

The experience modifier is a risk rating which compares the City's past actual experience (payroll and loss data) to the expected or average experience of other Oregon cities of similar size. An experience modifier of 1.00 is average and a higher modifier means the experience is worse than average. Since the City is self-insured the modifier is used by the state in order to determine the amount of state assessment charges. The State of Oregon adopted a new formula for calculating the experience modifiers for self-insured employers, effective January 1, 2013. The new formula gives additional weight to larger claims and results in increases for employers who have had a number of claims in excess of \$10,000 over the past 4 years.

City of Eugene - Workers' Compensation  
Experience Modifier



#### League of Oregon Cities/CIS Safety Award

The City of Eugene was recognized for safe work performance by the League of Oregon Cities and CityCounty Insurance Services (CIS) with a *Silver Safety Award* in FY14. The award is based upon the number of lost-time injury case per 100 employees which was 2.9 for FY14.

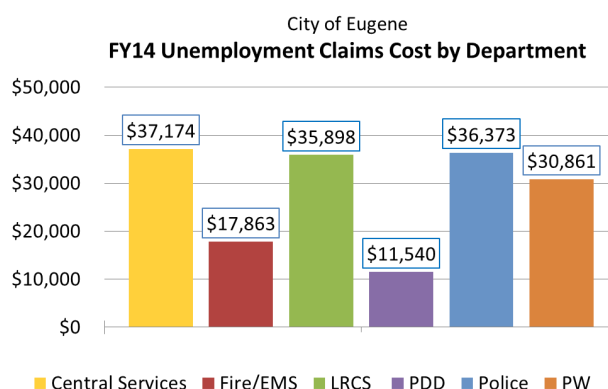
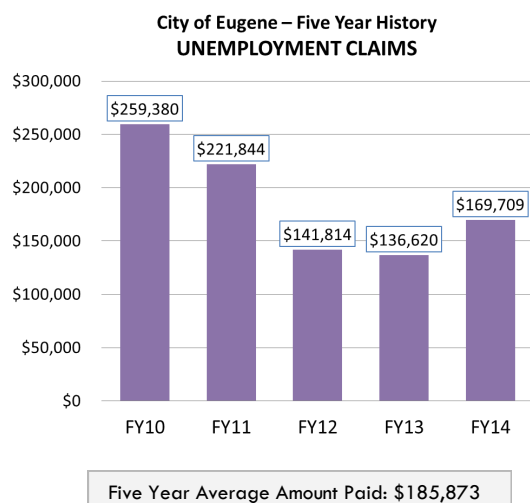


# 2014 RISK REPORT

## City-wide Overview

### UNEMPLOYMENT

Instead of paying a State tax, the City is self-insured for its unemployment exposure. In FY14, unemployment costs increased by 20% from FY13 due to a number of discharges and probationary discharges.



### EMPLOYEE BENEFITS

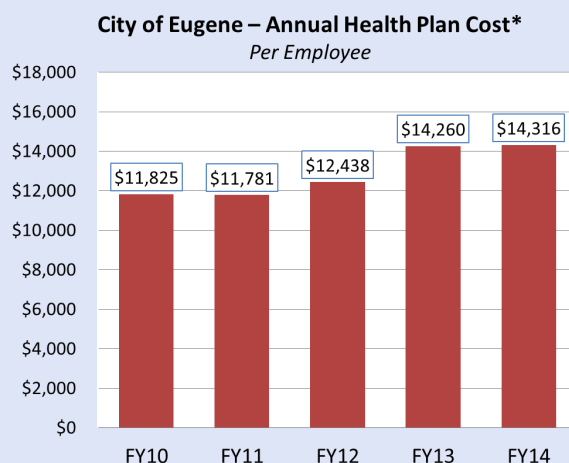
#### Health Insurance

In FY14 the total cost of medical, dental and vision care for City employees, retirees and their dependents was \$23.64 million. Employees and former employees contributed \$3.9 million toward this cost, as discussed below. Overall medical inflation, increasing prescription drug costs, an aging workforce and a large enrollment of retired employees remain key factors in continuing to drive the health plan costs upward.

**Plan Cost:** The City's average annual health plan costs per employee increased 0.4% from FY13, making up for the extraordinary increase of 14.65% the previous year. The five-year average increase is 7.2% per year.

**Large Claims:** In FY14 the City self-insured the first \$250,000 of each medical claim and purchased "stop-loss" insurance for claims which exceed \$250,000. The City pays all claims, even those over the stop-loss amount and is then reimbursed by the stop-loss insurer. In FY14 the City had three large claims that exceeded this \$250,000 threshold. The City received \$135,677 in stop-loss reimbursements for the amount of these claims exceeding \$250,000, and an additional \$270,000 for a large FY13 claim that was reimbursed under the previous stop-loss contract.

**Employee Cost Sharing:** All employees contribute towards the health insurance premium in some manner. In FY14, employee premium contributions totaled \$1,298,811, approximately 6.9% of total plan costs for active employees and their dependents.



\*Includes: City Health Plan, City Managed Care Plan, City Hybrid Plan medical, dental, vision claims, administration costs and Health Care Reform fees for active and former employees and their dependents. Does not reflect employee/retiree contributions. Total costs do not include claims costs reimbursed or administration fees refunded by the City's stop-loss insurance.

# 2014 RISK REPORT

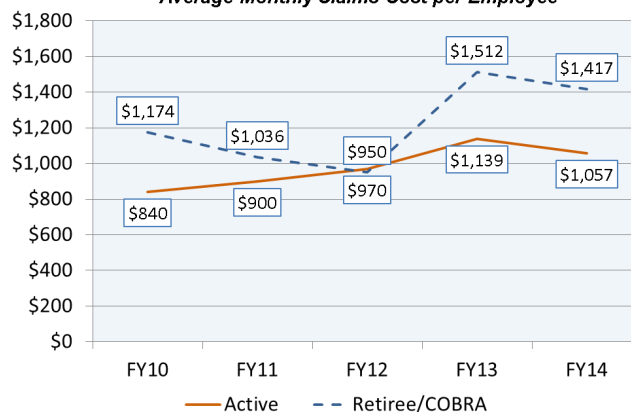
## City-wide Overview

### EMPLOYEE BENEFITS

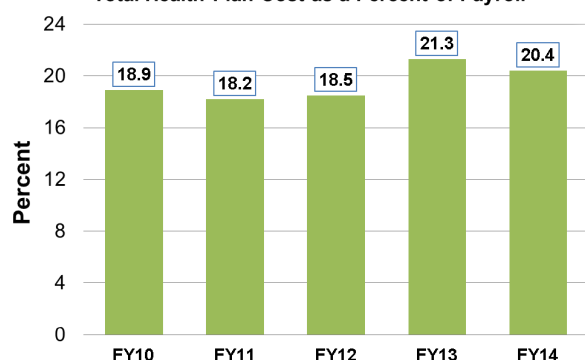
**Retiree/Continuee Subsidy:** A large number of retirees and other former employees and their dependents continue their coverage under the City's plans on a self-pay basis under federal (COBRA) and state law. The retiree experience has been consistently much higher than the active employee experience and has been a major contributor to increasing health care costs for the City. For FY14, retiree plan costs totaled \$4.1 million but retirees paid only \$2.45 million in premiums, resulting in a City subsidy of \$1.6 million.

In FY14, the average claims cost for the retiree/COBRA group was about 34% higher than the active employee cost.

**Health Insurance – Active vs. Retiree/COBRA**  
Average Monthly Claims Cost per Employee



City of Eugene  
**Total Health Plan Cost as a Percent of Payroll**



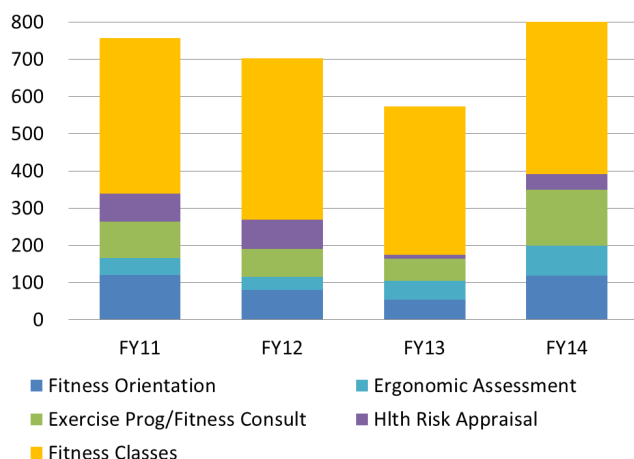
**Health Insurance as a Percent of Payroll:** The graph on the left represents the total health plan costs as a percentage of regular and overtime wages for regular, limited duration, and temporary employees, reduced by active and former employee contributions and claims reimbursed by the City's stop-loss insurance.

#### Health & Fitness Program

Maintaining or improving the health of employees is one of the City's key long-term strategies to control future healthcare costs. The City's award-winning Health and Fitness program contributes to our efforts to control healthcare costs by offering employees and their dependents

health risk appraisals along with a variety of programs that focus on prevention, nutrition, fitness and risk reduction for heart disease, diabetes, cancer and other chronic health conditions. The graph below shows the major services provided through the Health & Fitness Program over the past four years.

**Health & Fitness Program - Services Provided**



#### Of note ...

For the 5th year in a row, the City of Eugene was named one of **Oregon's Top 10 Healthiest Employers** for its size by the Portland Business Journal. The award was created to recognize organizations with innovative wellness programs and worksite wellness initiatives.



# 2014 RISK REPORT

## City-wide Overview

**Health Risk Appraisal Program:** One of the most powerful programs offered to employees is the Health Risk Appraisal Program. This program offers a comprehensive analysis of each individual's health and fitness. The detailed report provided to the employee provides safe and effective ways to improve their overall health and wellness. Employees in each department are eligible to participate every three years.

**Wellness Incentive Program:** The FY14 Wellness Incentive Program was implemented for AFSCME in August 2013 and for Non-represented employees on January 1, 2014. The plan design included two components:

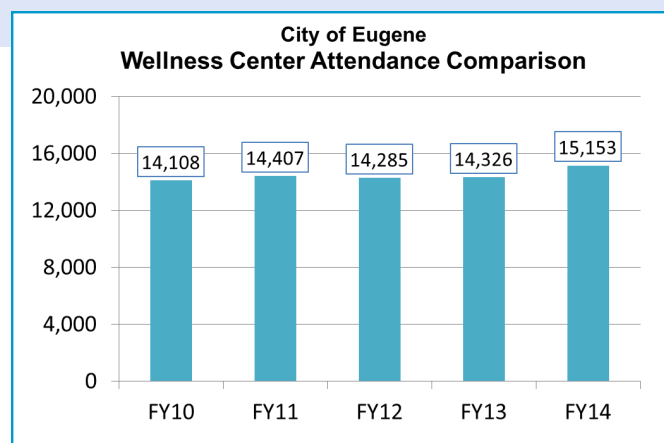
- ▶ **Health Quotient:** Employees earn \$50 for completing a health risk appraisal, called a "Health Quotient" (HQ), on the PacificSource website.
- ▶ **Health Improvement Action Plan:** After completing the HQ, employees are eligible to earn an additional \$50 by creating a Health Improvement Action Plan and working toward a health improvement goal.

In FY14, 46% (463) of all AFSCME and Non-Represented employees completed the Health Quotient (HQ) portion of the Wellness Incentive Program and 30% of both groups completed both the HQ and a Health Improvement Plan. Both groups had very similar participation rates for both portions of the program. The Joint Wellness Initiative Team reviewed the program and participation rates and felt that the numbers were very good for the first year of a new program. Based on data in "Workplace Wellness Programs Study Final Report" by the Rand Corporation, the City's participation rate was consistent with other similar programs across the country.

**Wellness Initiative:** The Executive Managers authorized the Benefits Study Group (BSG) to design and implement a Wellness Initiative to enhance wellness services for all those covered under the City's health plans. The BSG is made up of representatives of all employee groups. The Wellness Initiative programs include:

- **City Manager's Activity Challenge (CMAC)** - This program has three areas of focus: physical activities, educational activities, and community service. Employees and family members can participate in a wide variety of activities to improve their health and well being.
- **Free Health & Fitness Classes** - Through the Wellness Initiative employees and their adult dependents covered on the City's health plans can participate in the "Adult Health and Fitness" classes offered by City of Eugene Recreation Services Division at no cost. In addition, fitness classes are offered in the City's downtown Wellness Center, including Tabata, Nia, Zumba, Tai Chi, Boot Camp, and more.
- **Wellness Education Classes** - Classes on various health topics offered in FY14: All Stressed Out; Oral Health; Total Weight Loss; Anatomy of a Healthy Kitchen; The How of Happy; Your Hormones and Weight Loss; Taking Care while Caregiving; The Psychology of Food and Weight Management; Managing Allergies; "I'm So Stressed Out"-Strategies for Surviving Stressful Times; Suicide Prevention-Action that Makes a Difference; Metabolism, Exercise and Nutrition-Fueling the Fire.
- **Smoking Cessation Program** - The Wellness Initiative includes a tobacco cessation program called Options Tobacco Cessation Program, offered through the Oregon Heart & Vascular Institute, with the cost covered by the City's Health and Fitness Program.

**Employee Wellness Center:** The City's downtown Wellness Center is open to all employees, dependents (age 18 and over), retirees covered under the City's health plans, and temporary employees. The Wellness Center is equipped with cardiovascular and resistance exercise machines, wheelchair accessible exercise equipment, and a variety of other exercise modalities. The center also offers a variety of exercise classes, wellness education, CPR classes, wellness screenings, and flu shot clinics.



# 2014 RISK REPORT

## *City-wide Overview*

### EMERGENCY MANAGEMENT PROGRAM

#### Fiscal Year 2014 Accomplishments

**Eugene-Springfield Multi-Jurisdictional Emergency Operations Plan:** Working with a consultant, internal stakeholders and the City of Springfield, produced a joint Eugene-Springfield Emergency Operations Plan. Completed Basic Plan, several operational annexes, including an EOC Activation Annex and Emergency Support Function annexes. Conducted organizational training on Emergency Support Functions.

**Disaster Exercises:** Coordinated Disaster Exercises including a table top exercise at the Eugene Airport to meet FAA requirements, and the Disaster Relief Trials. Participated in Lane County Active Shooter Exercise Series.

**Metro Plan/NHMP/CEAP Crosswalk:** Coordinated multi-disciplinary staff team to develop policy language alternatives to incorporate natural hazards identified in the Natural Hazard Mitigation Plan (NHMP) and the Climate and Energy Action Plan (CEAP) into the Eugene-Springfield Metropolitan Area General Plan (Metro Plan).

**Vulnerability Assessment:** Coordinated a multi-organizational process to conduct a climate, energy, and multi-hazards vulnerability assessment. Worked with consultant to develop vulnerability assessment tool, coordinate meetings involving City and community stakeholders, and coordinated development of summary report. Findings will be incorporated into update of Eugene/Springfield NHMP.

**NHMP Update:** Worked with consultant and coordinated multi-jurisdictional team to monitor progress of mitigation strategies for the current Eugene/Springfield Multi-Jurisdictional Natural Hazards Mitigation Plan and worked with teams to update the current plan and identify new mitigation strategies.

**Public Education and Outreach:** Coordinated two Community Emergency Response Team trainings for members of the public and on-going training for CERT trainers. Conducted two public outreach trainings on disaster preparedness.

**COOP:** Began Continuity of Operations Plan (COOP) process for Central Services and Eugene Police Department.

**Radio Planning Group:** Lead the group's work to develop long range financial forecast for radio equipment and, working with a consultant, the Radio Communication System Survey and Documentation project.

**NIMS Training Requirements:** Worked with DOTT to identify NIMS training requirements for City employees in each department, developed training modules, data query linked to ELDS and FAQs.

# 2014 RISK REPORT

## *City-wide Overview*

### RISK MANAGEMENT SERVICES

The Risk Services Division offers a variety of risk management services to a wide range of customers including the public, City Council, City departments, employees and four labor unions. They include:

**Internal consulting services:** including risk assessments, risk management and employee benefits policy/procedure development, review of City contracts for insurance requirements and indemnification language.

**Insurance marketing:** including purchasing, and administration of property, excess liability, workers' compensation, and other miscellaneous insurance policies and bonds.

**Workers' compensation claims program management:** coordinates and oversees claims processing by third party administrator, consults and assists attorneys on litigated claims, and coordinates modified duty assignments and vocational rehabilitation programs.

**Liability/Property claims program administration:** administers and manages self-insured liability claims filed against the City, consults and assists attorneys on litigated claims, manages insured property losses, administers unemployment claims, and pursues claims for damage to City property caused by third parties.

**Safety, Loss Control and Environmental Services:** manages OR-OSHA-mandated safety programs and the Commercial Driver's License (CDL) and Federal Transit Administration (FTA) regulated random drug and alcohol testing programs. Reviews employee driving records, motor vehicle accidents and OSHA-recordable injuries/illnesses. Assists divisional safety committees and consults on employee safety and environmental issues. Acts as OSHA compliance liaison.

**Employee Benefits:** administers the City's health, life and long-term disability insurance programs, Flexible Spending Accounts (FSA), deferred compensation, PERS and Employee Assistance Programs (EAP). Manages the City's self-insured health plans. Consults with supervisors and employees on complex benefits issues. Administers vacation and leave policies, including the Family Medical Leave Act and Oregon Family Medical Leave Act.

**Employee Health & Fitness program:** including management/operation of the City's Wellness Center; employee health/risk appraisals, ergonomic consultations, physical rehabilitation programs for injured workers,

**Emergency Management:** Manages and coordinates emergency planning activities for Eugene, leads the Disaster Operation Task Team, oversees maintenance of the City's Emergency Operations Plan, oversees the security and usability of the Emergency Operations Center and activates the Center as needed, plans/organizes/evaluates emergency exercises, liaison with Oregon Emergency Management, develops community emergency preparedness education programs for the public.

**Training:** Employee and supervisory training on various risk-related topics, including tort liability, workers' compensation, loss control, employee safety, benefits, health and wellness, and more.



# 2014 RISK REPORT

## City-wide Overview

### RISK RATES

The following Risk Services insurance programs are funded through annual departmental Risk Rates:

General Liability  
Workers' Compensation  
Property  
Unemployment Insurance

In addition, the Risk Services safety/loss control, environmental, and emergency management services are also funded through the annual departmental Risk Rates. (Risk Services' employee benefits program is funded through the Employee Health and Benefits Fund.)

#### How the Risk Rates are Established

The Risk Rates are determined based on the premium cost projections of the four insurance programs plus administrative and program costs. The Risk Rates for each of the programs are calculated based on the following:

- 'Exposure' — full Time Employee (FTE) counts by division (DVSF)
- Insurance premium projections
- 'Experience' — past five-year actual cost of claims/losses
- Property values (building value and occupancy)
- Claim cost projection — based on annual actuarial analysis
- Administrative and program costs

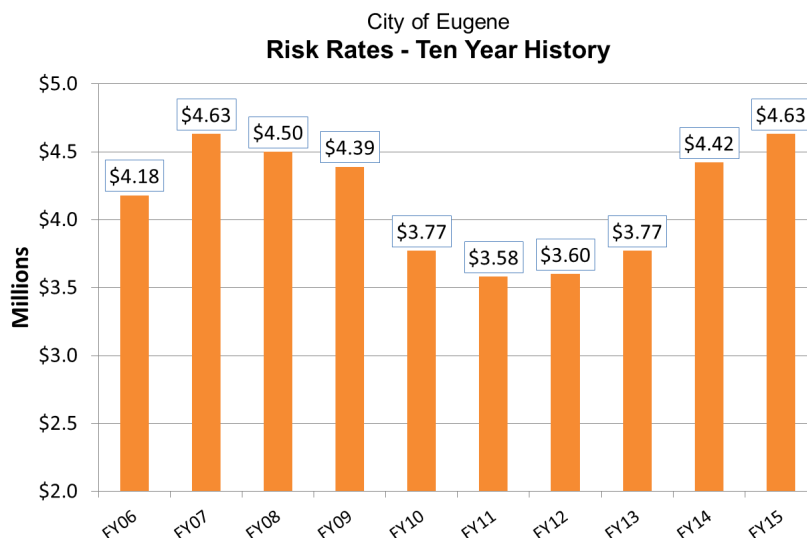
Program costs for the four insurance program areas are allocated as follows:

- Workers' Compensation ..... 60% experience, 40% exposure
- Auto/General/Public Officials' Liability/Bonds ..... 60% experience, 40% exposure
- Property and Miscellaneous Insurance ..... 100% property value (building value and occupancy)
- Unemployment Insurance ..... 100% experience

#### Other Factors Affecting the Risk Rates

Each department's percentage of the City's total experience or exposure will cause the department's rates to fluctuate. If a department has an increase or decrease in its percentage of the City's total FTE, its percentage of the total cost of claims or its property value, the costs associated with those variables will also increase or decrease.

In addition, if the projected insurance premiums or projected claim costs increase or decrease, it will subsequently increase or decrease the cost to the departments and divisions as well. Yearly fluctuations in the Risk Rates are largely due to the fluctuation in the cost of insurance premiums and the severity of damage claims, including legal fees.





City of Eugene

# 2014 RISK REPORT

## Department Overview

### Central Services

#### GENERAL & AUTO LIABILITY

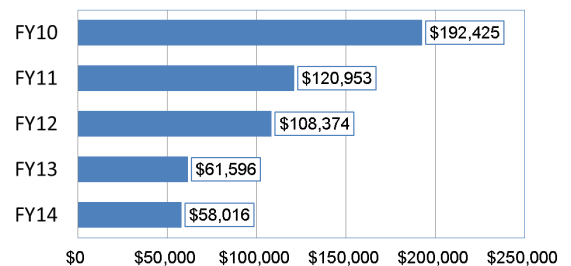
##### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred

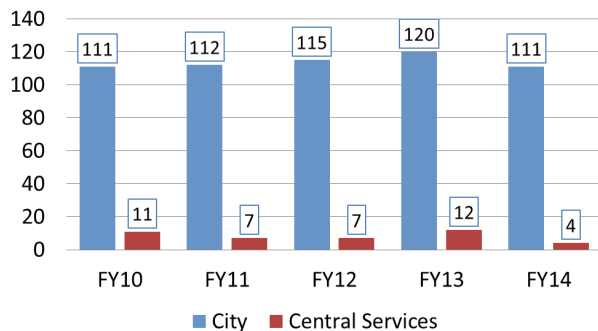
##### Claims Analysis

There were 4 liability claims filed against Central Services in FY14. As of June 30, 2014, seven Central Services claims remained open for all fiscal years.

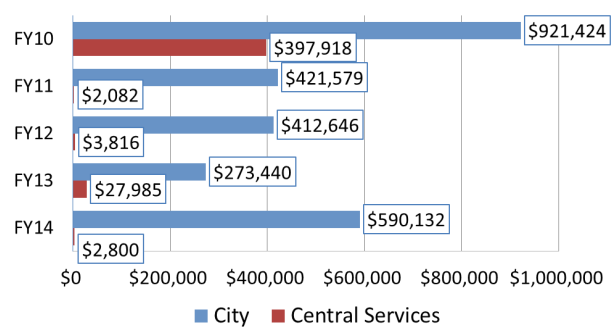
**Central Services - Liability Claims**  
Total paid during each fiscal year



**Central Services Liability Claims**  
Number of Claims



**Central Services Liability Claims**  
Total Incurred (reserves plus paid)



Five Year Average Incurred: \$86,920

##### Litigation

Two lawsuits are currently pending from prior years; one involves a quiet title action related to public access to a City street and one is employment-related.

##### Vehicle Safety & Accidents

Central Services employees drove a total of 135,941 miles on City business during FY14.

Central Services employees were involved in three reported motor vehicle accidents in FY14. All of the accidents were classified as at-fault compared to six at-fault accidents in FY13. None of the three accidents resulted in third party claims.



# 2014 RISK REPORT

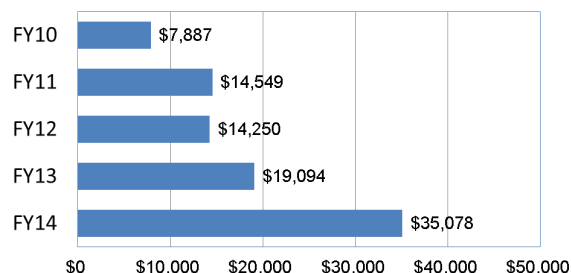
## Central Services

### WORKERS' COMPENSATION / EMPLOYEE SAFETY

#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

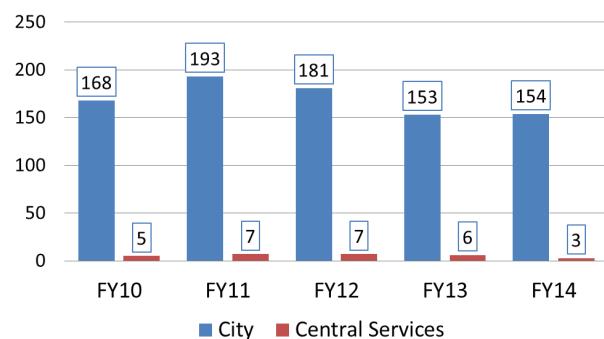
Central Services – Workers' Compensation Claims  
Total paid during each fiscal year



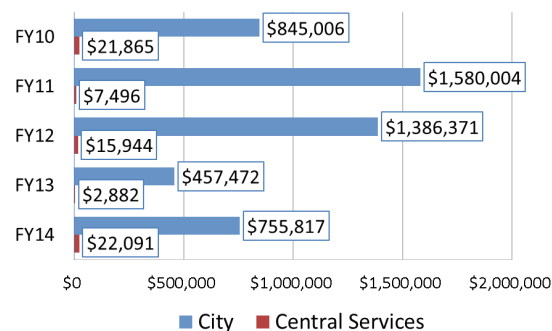
#### Claims Analysis

In FY14, there were 3 claims filed, all by Facilities Management employees. As of June 30, 2014, three Central Services claims remained open for all fiscal years.

Central Services Workers' Compensation Claims  
Total Number of Claims

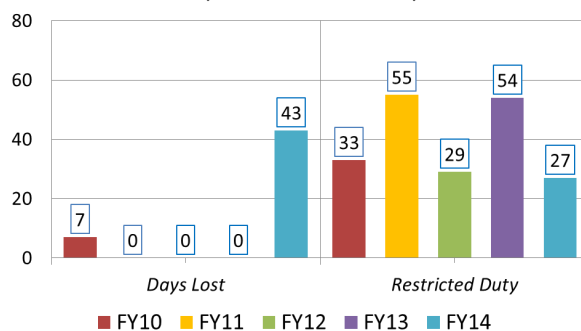


Central Services Workers' Compensation Claims  
Total Incurred (reserves plus paid)



Five Year Average Incurred: \$14,056

Central Services – OSHA Recordable Illness/Injury  
Days Lost/Restricted Duty



# 2014 RISK REPORT

## Fire/EMS

### GENERAL & AUTO LIABILITY

#### Annual Claims Cost

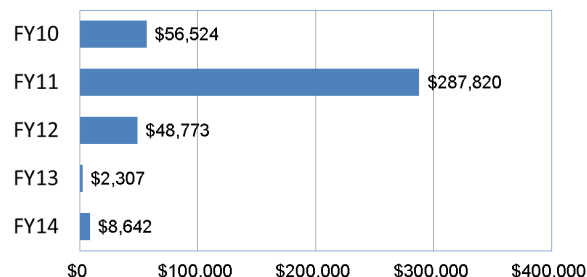
The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

#### Claims Analysis

There were nine liability claims filed against Fire/EMS in FY14, for a total incurred (paid plus reserves) of \$52,929. One personal injury claim resulting from a vehicle accident accounts for a majority of those costs. As of June 20, 2014, only two FY14 claims remained open for all years.

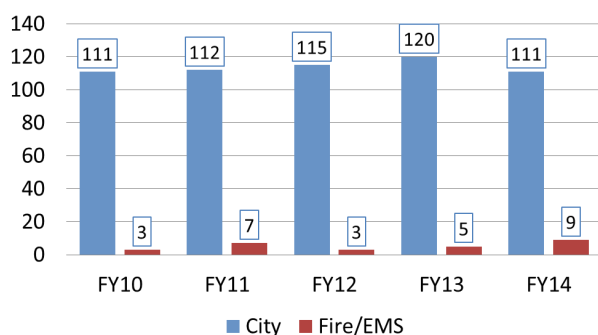
#### Fire/EMS - Liability Claims

Total paid during each fiscal year



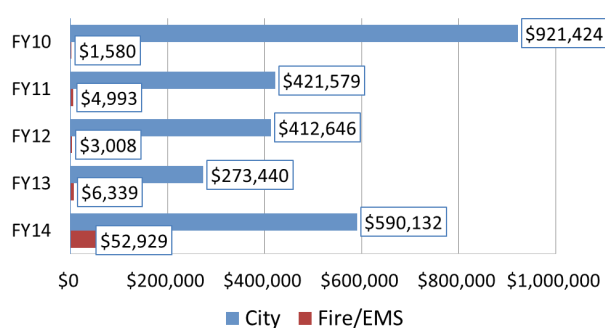
#### Fire/EMS Liability Claims

Number of Claims



#### Fire/EMS Liability Claims

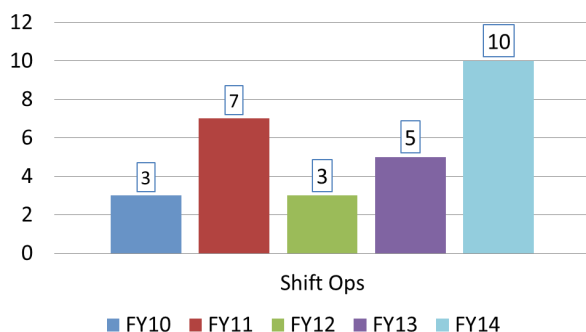
Total Incurred (reserves plus paid)



Five Year Average Incurred: \$13,770

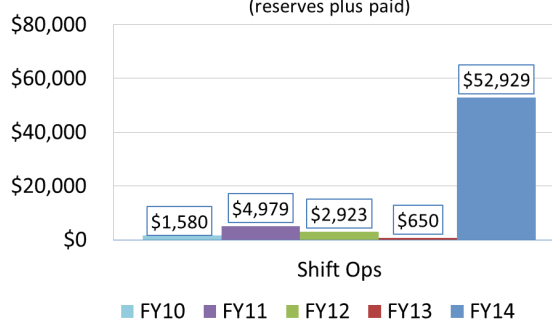
#### Fire/EMS Liability Claims

Five Year History by Division - Number of Claims



#### Fire/EMS Liability Claims

Five Year History by Division - Total Incurred (reserves plus paid)



NOTE: Admin and Special Ops has not had any claims for the past five years

#### Litigation

There was no litigation activity in FY14.

#### Vehicle Safety & Accidents

Fire/EMS employees drove 858,081 miles in FY14, amounting to approximately 15% of the total miles driven in City-owned vehicles.

Fire/EMS employees were involved in five reported motor vehicle accidents in FY14, of which only two were classified as at-fault. Those two accidents resulted in liability claims that were settled for a total of \$3,247.

# 2014 RISK REPORT

## Fire/EMS

### WORKERS' COMPENSATION & EMPLOYEE SAFETY

#### Annual Claims Cost

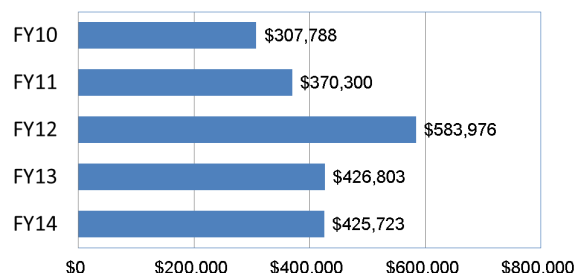
The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

#### Claims Analysis

- As of June 30, 2014, 34 Fire/EMS claims remained open for all fiscal years.
- Lost and restricted days have increased significantly from FY13.
- The number of claims decreased by 5 but the total incurred increased by 41% compared to FY13.

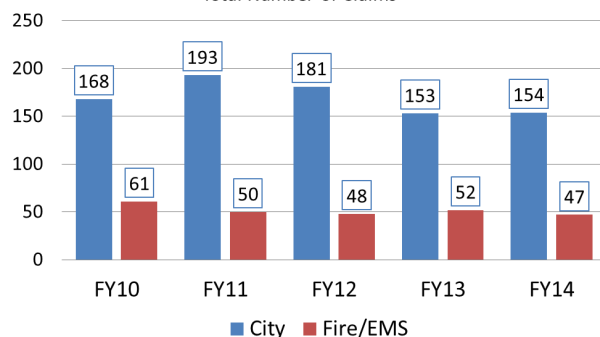
#### Fire/EMS – Workers' Compensation Claims

Total paid during each fiscal year



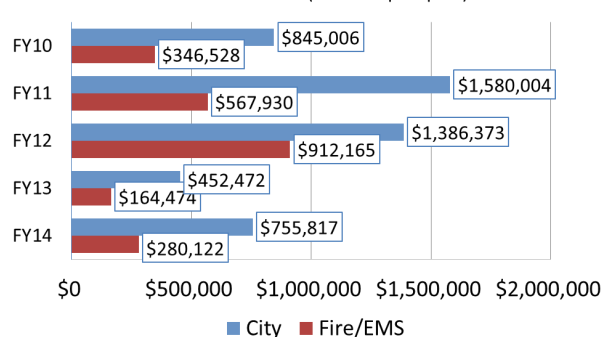
#### Fire/EMS Workers' Compensation Claims

Total Number of Claims



#### Fire/EMS Workers' Compensation Claims

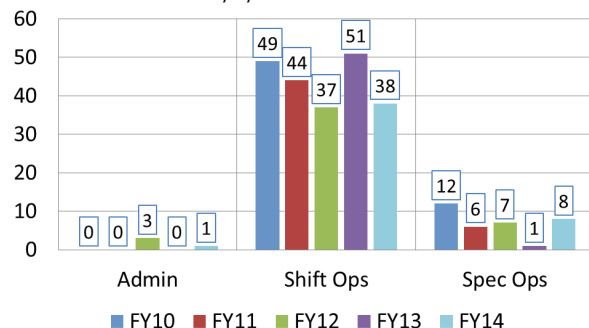
Total Incurred (reserves plus paid)



Five Year Average Incurred : \$454,244

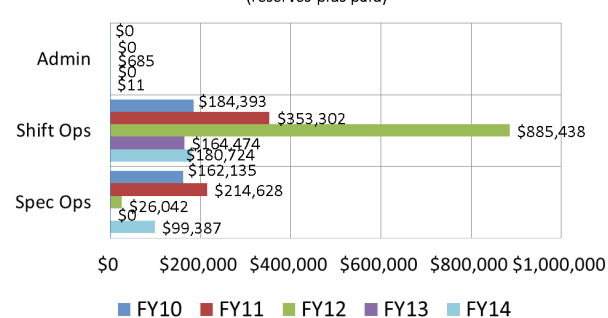
#### Fire/EMS Workers' Compensation Claims

Five Year History by Division - Number of Claims



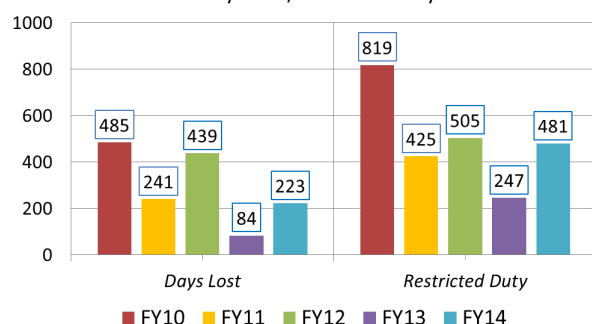
#### Fire/EMS Workers' Compensation Claims

Five Year History by Division - Total Incurred (reserves plus paid)



#### Fire/EMS – OSHA Recordable Illness/Injury

Days Lost/Restricted Duty

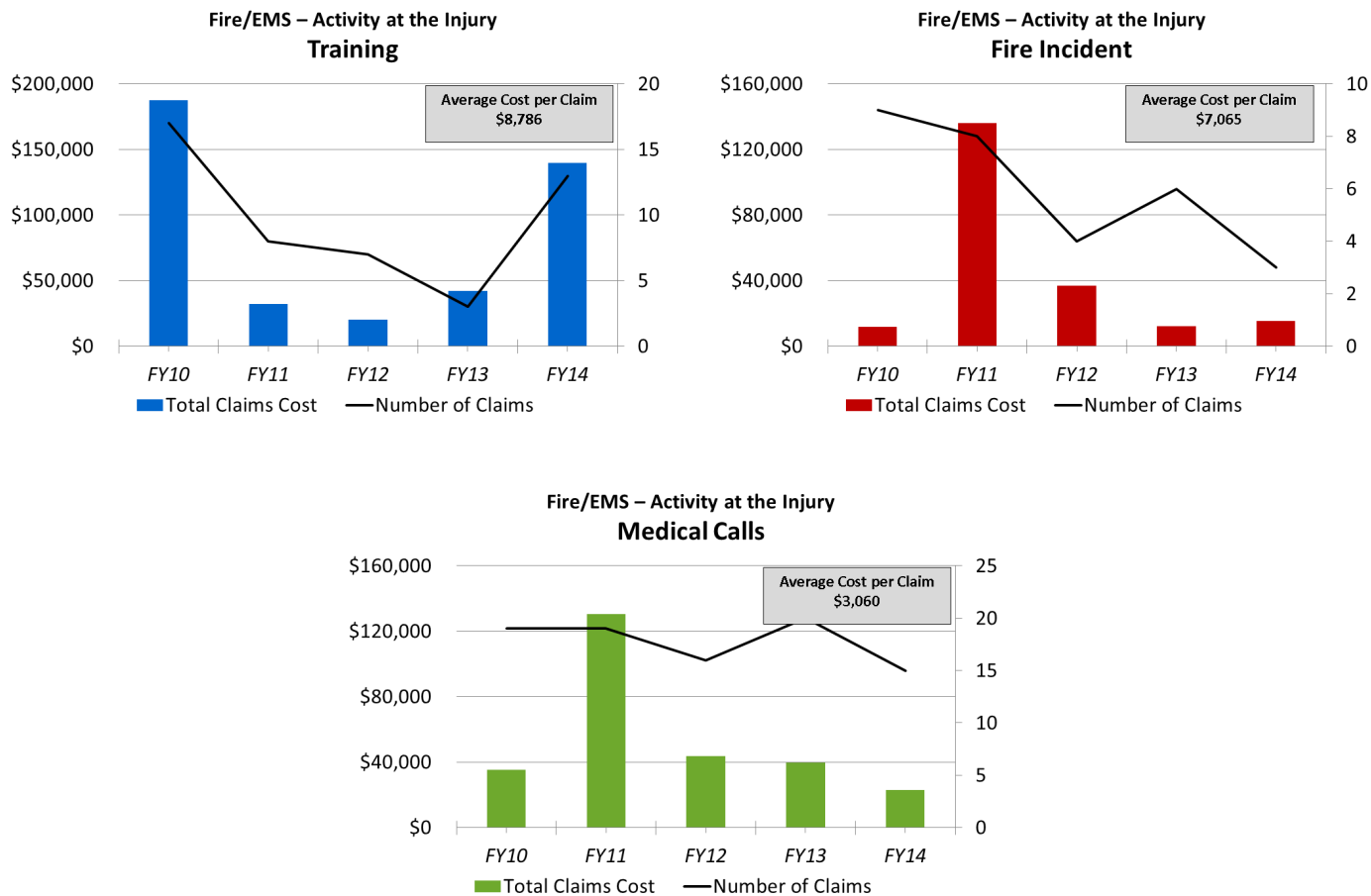


# 2014 RISK REPORT

## Fire/EMS

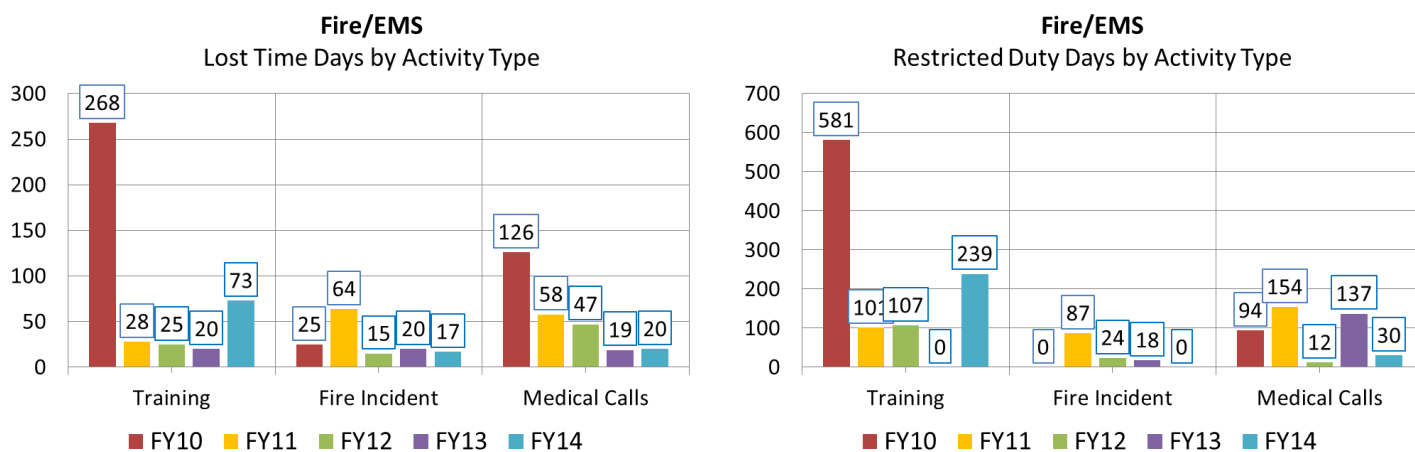
### Activity at the Time of Injury

The graphs below shows the three activities that cause the most injuries.



### Days Lost/Days Restricted by Type of Activity

The graphs below show days lost and days of restricted duty for fire incident, training and medical call injuries.



# 2014 RISK REPORT

## Library, Recreation & Cultural Services

### GENERAL & AUTO LIABILITY

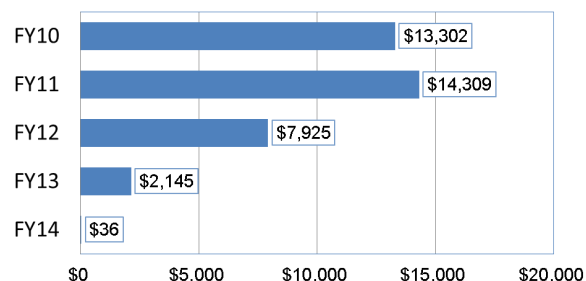
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

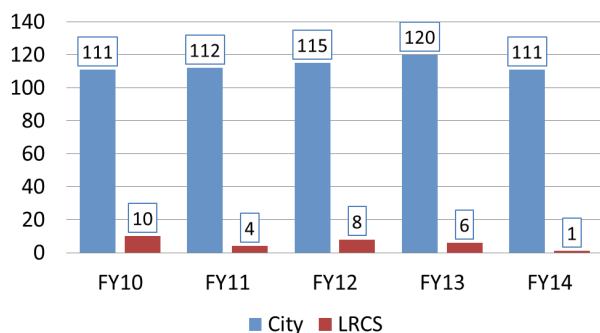
#### Claims Analysis

In FY14, only one liability claim was filed against Library, Recreation & Cultural Services (LRCS) for minor property damage caused when a Recreation bus door closed too soon on a blind participant's cane. The claim was paid and closed for only \$36. As of June 30, 2014, there were no open LRCS claims.

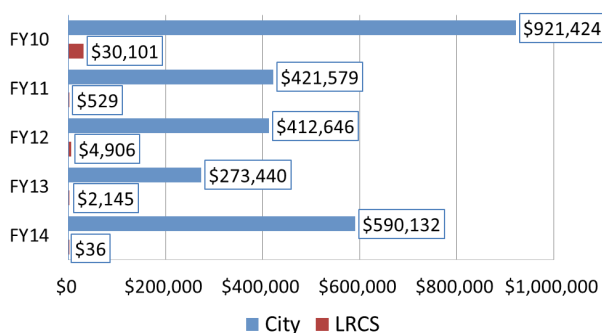
**LRCS - Liability Claims**  
Total paid during each fiscal year



**LRCS Liability Claims**  
Number of Claims

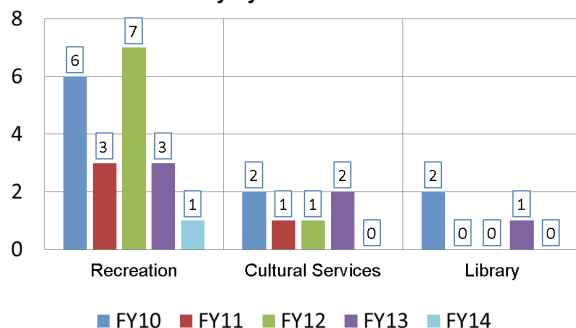


**LRCS Liability Claims**  
Total Incurred (reserves plus paid)

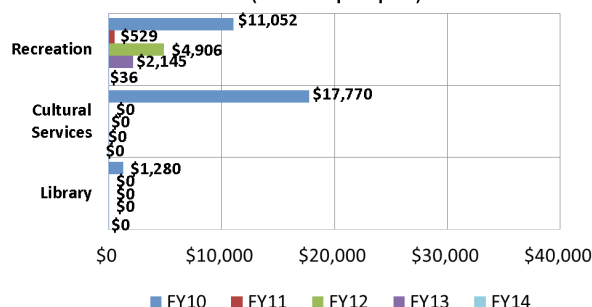


Five Year Average Incurred : \$7,543

**LRCS Liability Claims**  
Five Year History by Division - Number of Claims



**LRCS Liability Claims**  
Five Year History by Division - Total Incurred (reserves plus paid)



### Vehicle Safety & Accidents

LRCS employees drove 124,145 miles in FY14, amounting to approximately 2% of the total miles driven in City-owned vehicles.

There were no motor vehicle accidents reported by LRCS employees in FY14.

# 2014 RISK REPORT

## Library, Recreation & Cultural Services

### WORKERS' COMPENSATION & EMPLOYEE SAFETY

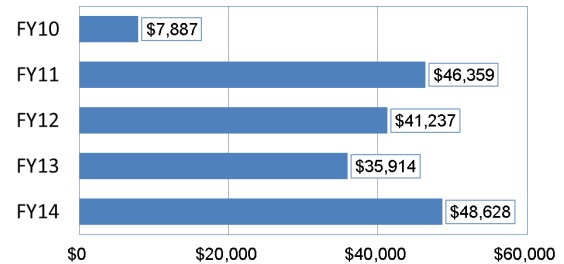
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

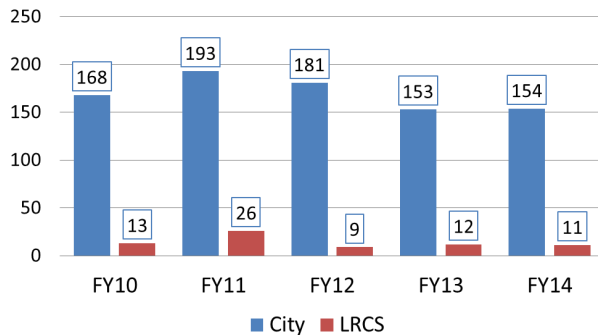
#### Claims Analysis

There was one less claim filed in FY14 compared to FY13, but the total incurred was 48% higher. As of June 30, 2014, 9 LRCS claims remained open for all fiscal years

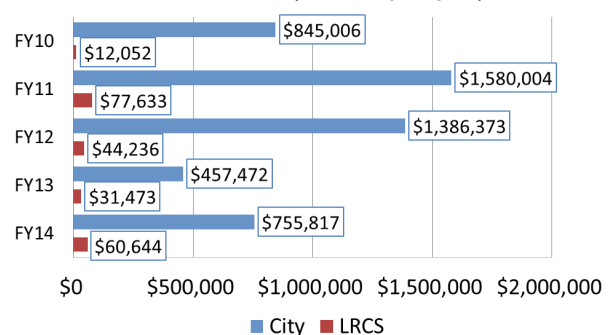
**LRCS – Workers' Compensation Claims**  
Total paid during each fiscal year



**LRCS Workers' Compensation Claims**  
Total Number of Claims

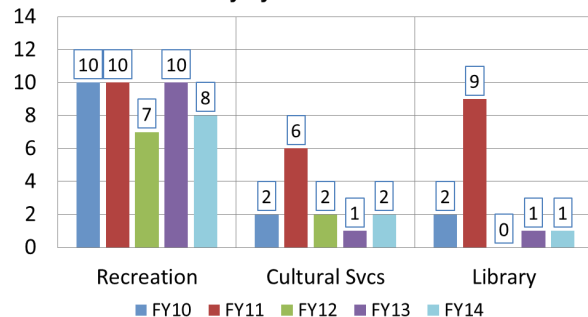


**LRCS Workers' Compensation Claims**  
Total Incurred (reserves plus paid)

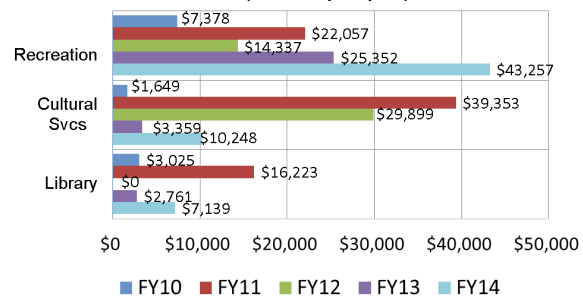


Five Year Average Incurred : \$45,208

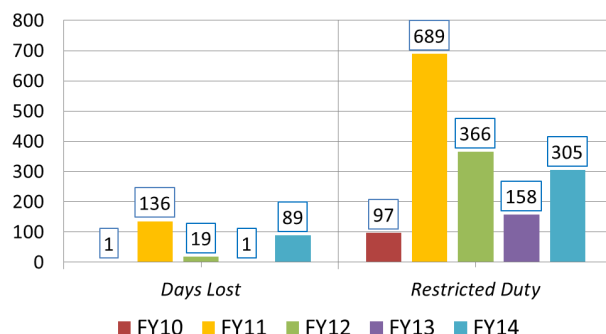
**LRCS Workers' Compensation Claims**  
Five Year History by Division - Number of Claims



**LRCS Workers' Compensation Claims**  
Five Year History by Division - Total Incurred (reserves plus paid)



**LRCS – OSHA Recordable Illness/Injury**  
Days Lost / Restricted Duty



# 2014 RISK REPORT

## Planning & Development

### GENERAL & AUTO LIABILITY

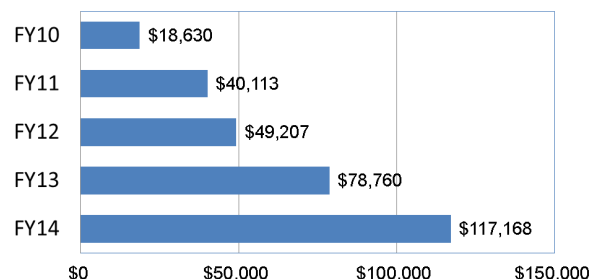
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

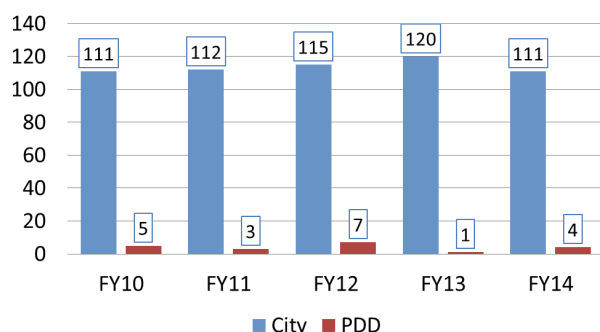
#### Claims Analysis

In FY14 the Planning & Development Department (PDD) had four liability claims for a total incurred (paid plus reserves) of \$17,182. As of June 30, 2014, four PDD claims remained open for all fiscal years.

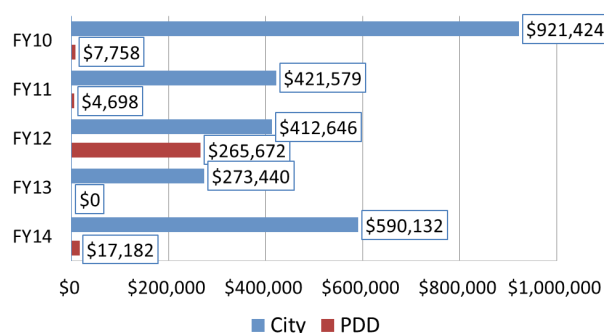
**PDD - Liability Claims**  
Total paid during each fiscal year



**PDD Liability Claims**  
Number of Claims

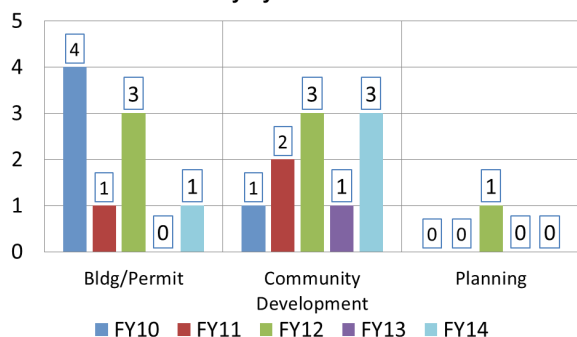


**PDD Liability Claims**  
Total Incurred (reserves plus paid)



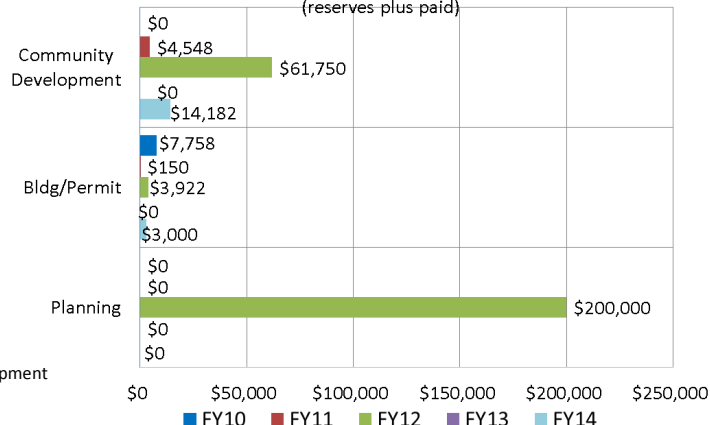
Five Year Average Incurred : \$59,062

**PDD Liability Claims**  
Five Year History by Division - Number of Claims



NOTE: All Parking Services claims have been moved from Admin to Community Development

**PDD Liability Claims**  
Five Year History by Division - Total Incurred  
(reserves plus paid)



### Litigation

One active FY12 development-related lawsuit accounted for 47% of the total paid out in FY14.

### Vehicle Safety & Accidents

PDD employees drove 331,712 miles in FY14, amounting to approximately 5.9% of the total miles driven in City-owned vehicles.

PDD employees were involved in three reported motor vehicle accidents in FY14. Two of the accidents were classified as at-fault, but only one resulted in a liability claim against the City that was settled for \$2,082.



# 2014 RISK REPORT

## Planning & Development

### WORKERS' COMPENSATION & EMPLOYEE SAFETY

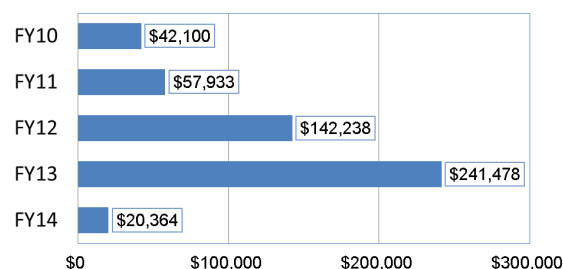
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

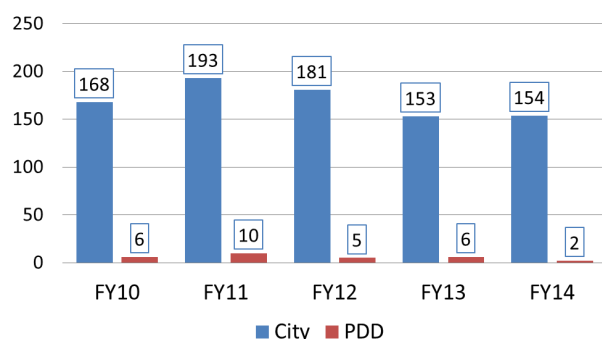
#### Claims Analysis

- As of June 30, 2014, only 2 PDD claims remained open for all fiscal years.
- Neither of the two claims filed in FY14 resulted in lost or restricted duty days.

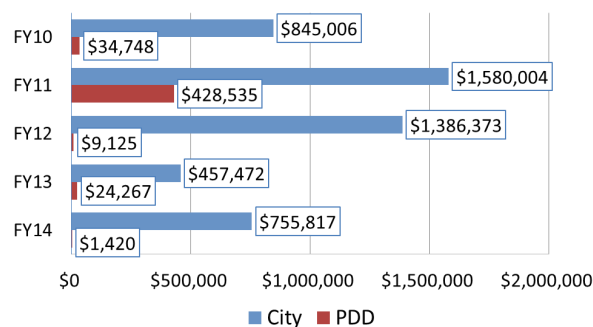
**PDD – Workers' Compensation**  
Total paid during each fiscal year



**PDD Workers' Compensation Claims**  
Total Number of Claims

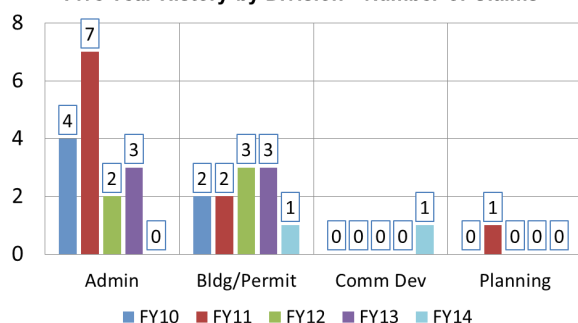


**PDD Workers' Compensation Claims**  
Total Incurred (reserves plus paid)

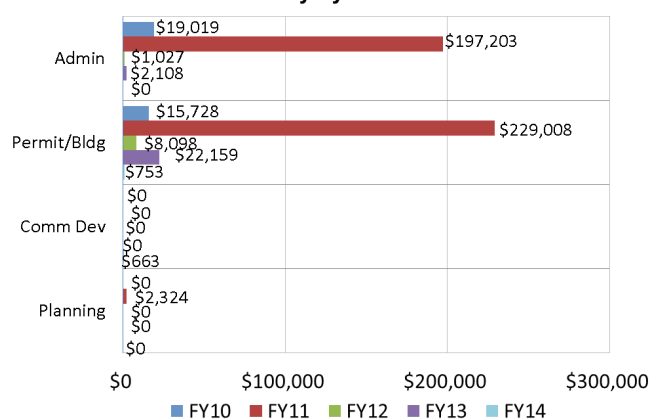


Five Year Average Incurred : \$99,619

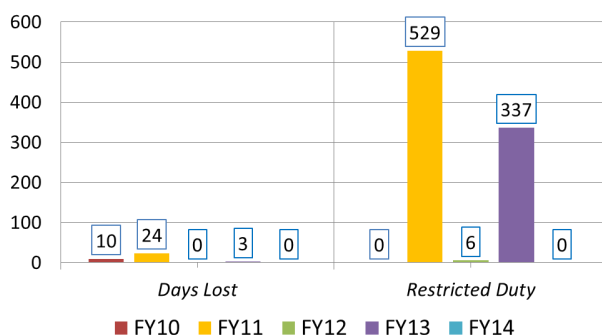
**PDD Workers' Compensation Claims**  
Five Year History by Division - Number of Claims



**PDD Workers' Compensation Claims**  
Five Year History by Division - Total Incurred



**PDD – OSHA Recordable Illness/Injury**  
Days Lost/Restricted Duty



# 2014 RISK REPORT

## Police Department

### GENERAL & AUTO LIABILITY

#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

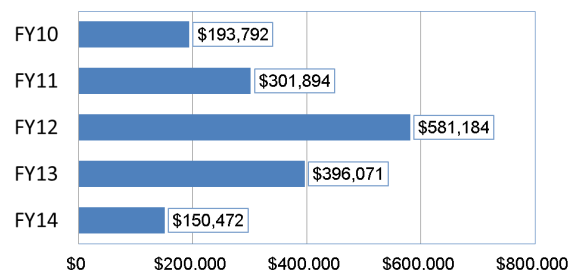
#### Claims Analysis

In FY14, 35 liability claims were filed against the Police Department for a total incurred (paid plus reserves) of \$489,404. The largest claim payment was \$10,072 made on an at-fault vehicle accidents. As of June 30, 2014, 30 Police claims remained open for all years.

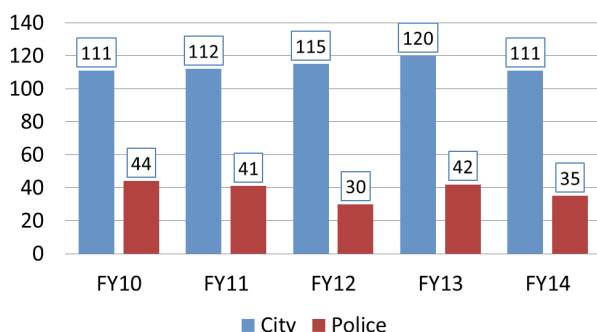
The types of claims filed in FY14 were:

- Damage to property resulting from warrant service/welfare check/arrest/investigations (7)
- Civil rights/arrest/use of force (9)
- Motor vehicle accidents (9)
- Errors re: towing and other (11)

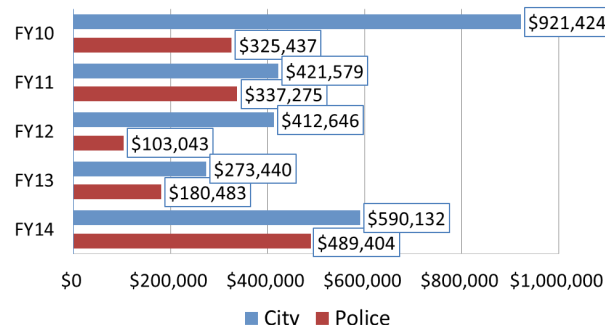
**Police - Liability Claims**  
Total paid during each fiscal year



**Police Liability Claims**  
Number of Claims

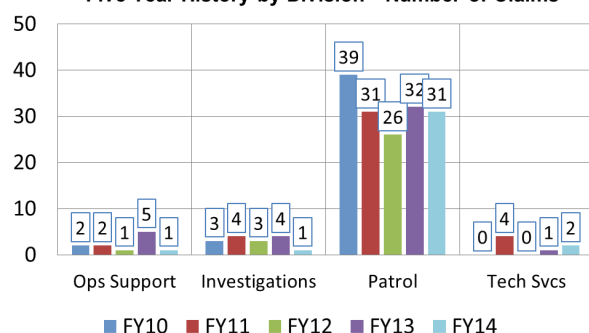


**Police Liability Claims**  
Total Incurred (reserves plus paid)

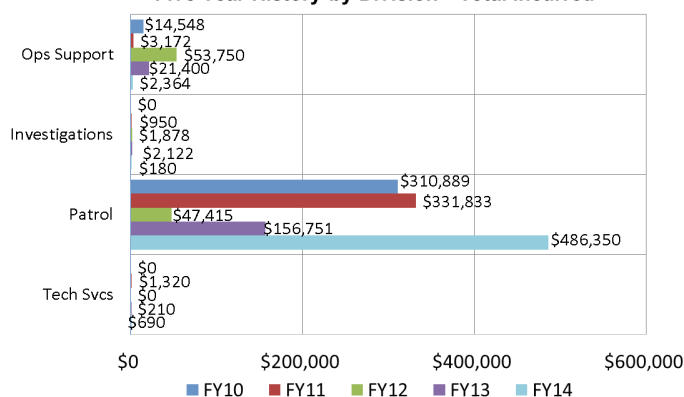


Five Year Average Incurred : \$287,128

**Police Liability Claims**  
Five Year History by Division - Number of Claims



**Police Liability Claims**  
Five Year History by Division - Total Incurred



#### Litigation

In FY14 there was activity on three lawsuits. All three involve allegations of civil rights violations.

# 2014 RISK REPORT

## *Police Department*

### Vehicle Safety & Accidents

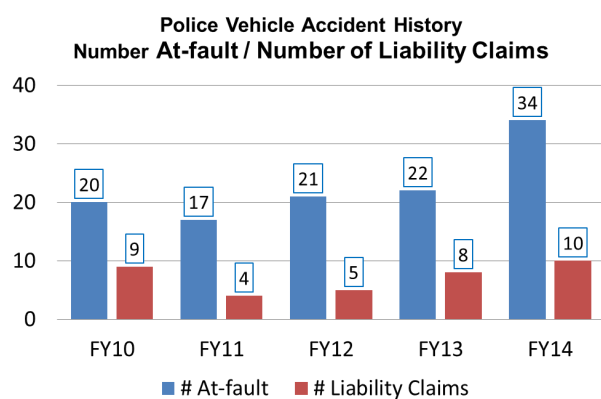
Police drove 1,613,707 miles in FY14, amounting to approximately 28% of the total miles driven in City-owned vehicles.

Police employees were involved in 48 reported motor vehicle accidents in FY14, 34 of which were classified as at-fault. The cause of at-fault accidents in FY14 included:

- Sideswiping other vehicles or stationary objects (13)
- Backing (11)
- Rear-end collisions (5)
- Intersection collisions (1)
- Other (4)

### *Of note ...*

- Ten of the 34 at-fault vehicle accidents in FY14 resulted in liability claims against the City with a total incurred cost of \$21,824.
- Only one of those claims remain open, two resulted in minor injuries.



# 2014 RISK REPORT

## Police Department

### WORKERS' COMPENSATION & EMPLOYEE SAFETY

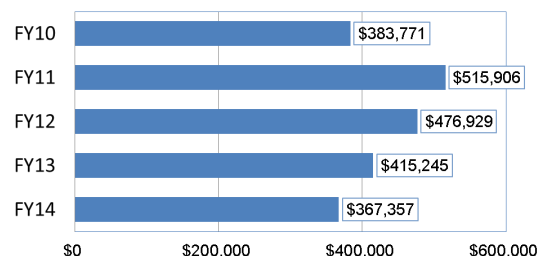
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

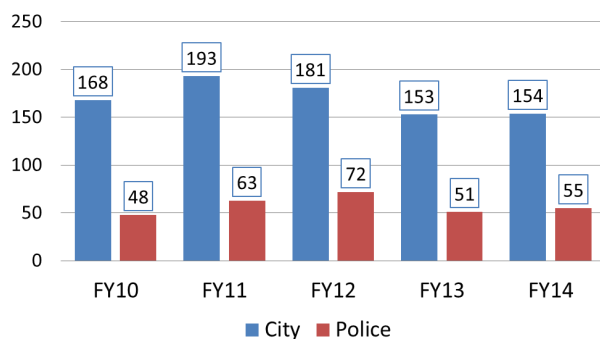
#### Claim Analysis

In FY14, the number of claims increased by only 4, but incurred costs increased by 51%. As of June 30, 2014, 41 Police claims remained open for all fiscal years. Activity at the time of injury and cost by the type of injury are reported on the next page. Risk Services submitted a detailed claim analysis and benchmarking report to Command Staff in FY14.

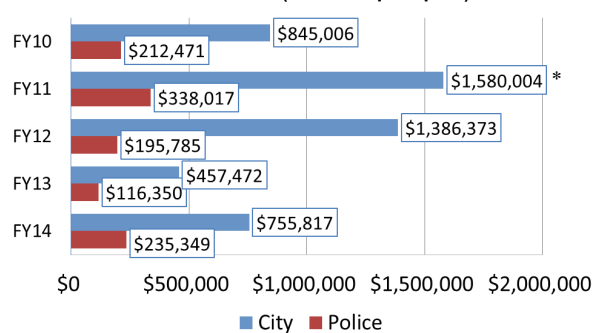
**Police – Workers' Compensation Claims**  
Total paid during each fiscal year



**Police Workers' Compensation Claims**  
Total Number of Claims



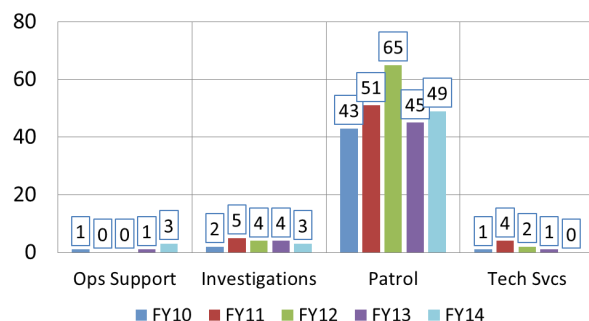
**Police Workers' Compensation Claims**  
Total Incurred (reserves plus paid)



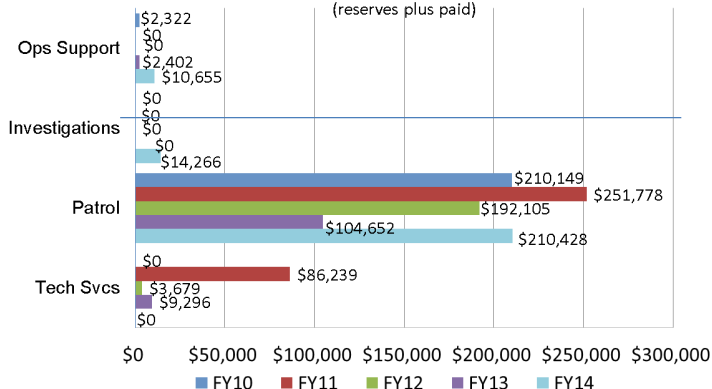
Five Year Average Incurred : \$219,594

\* does not include fatality

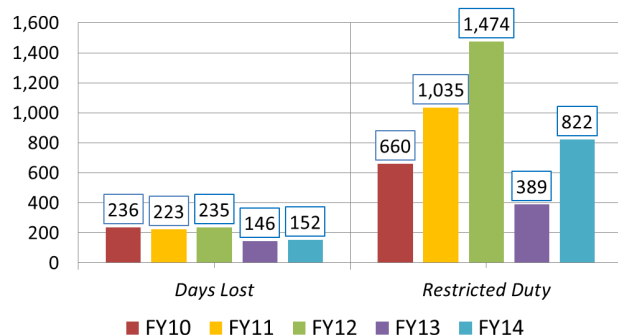
**Police Workers' Compensation Claims**  
Five Year History by Division - Number of Claims



**Police Workers' Compensation Claims**  
Five Year History by Division - Total Incurred  
(reserves plus paid)



**Police – OSHA Recordable Illness/Injury**  
Days Lost/Restricted Duty



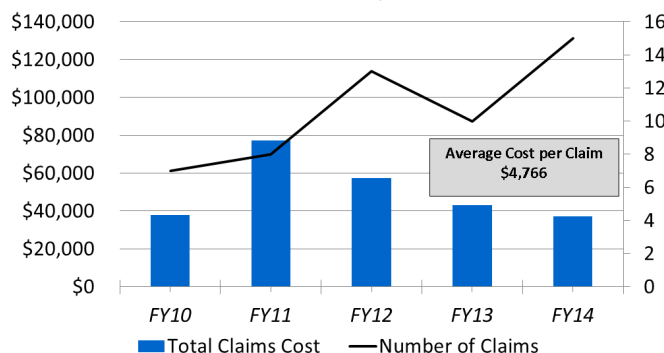
# 2014 RISK REPORT

## Police Department

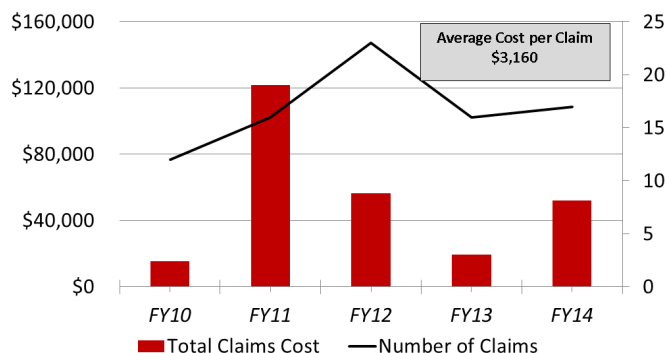
### Activity at the Time of Injury

The graphs below provide information on various police activities.

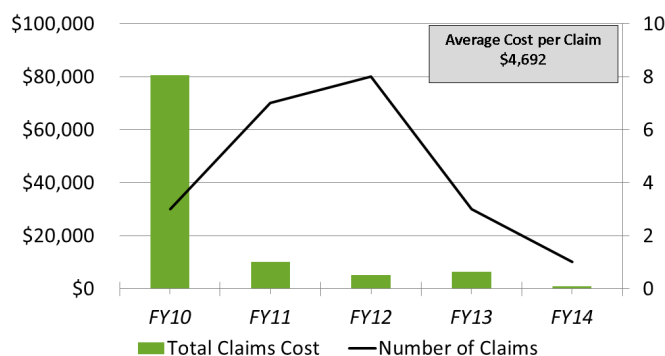
Police – Activity at the Injury  
Training



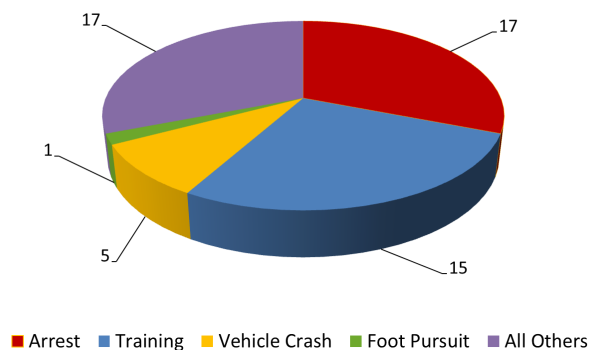
Police – Activity at the Injury  
Arrest



Police – Activity at the Injury  
Foot Pursuit



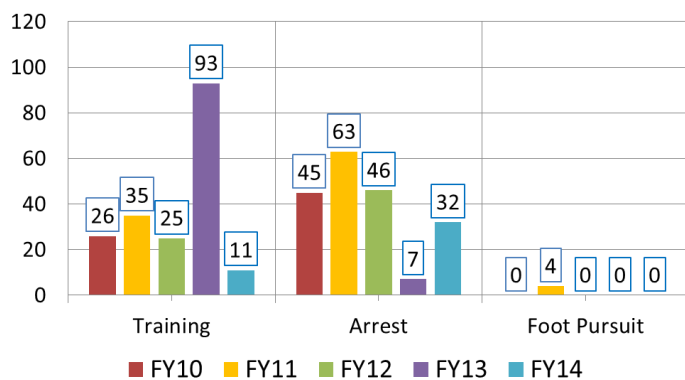
Police - FY14 Workers' Compensation Claims  
Number of Claims by Type of Activity



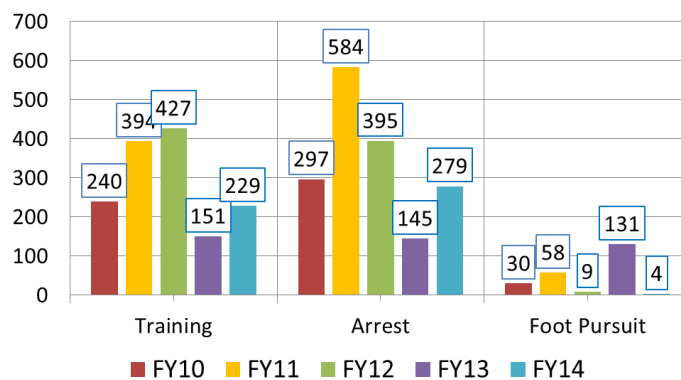
### Days Lost/Days Restricted by Type of Activity

The graphs below shows days lost and days of restricted duty for training, arrest and chase injuries.

Police  
Lost Time Days by Activity Type



Police  
Restricted Duty Days by Activity Type



# 2014 RISK REPORT

## Public Works

### GENERAL & AUTO LIABILITY

#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

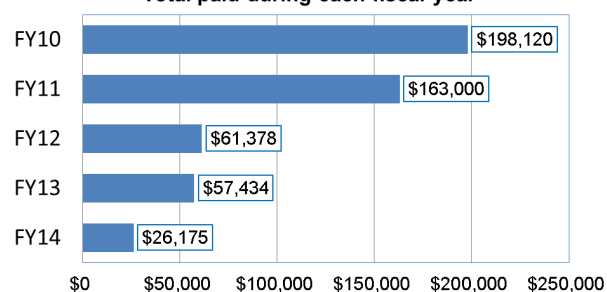
#### Claims Analysis

The Public Works Department incurred 58 liability claims in FY14, up from the five year average of 53 claims filed per year. Thirty eight of the 58 claims are closed, 23 of which were denied and closed without payment. Thirteen of 18 FY14 claims that were paid were settled for under \$1,000. As of June 30, 2014, 23 Public Works claims remained open for all fiscal years.

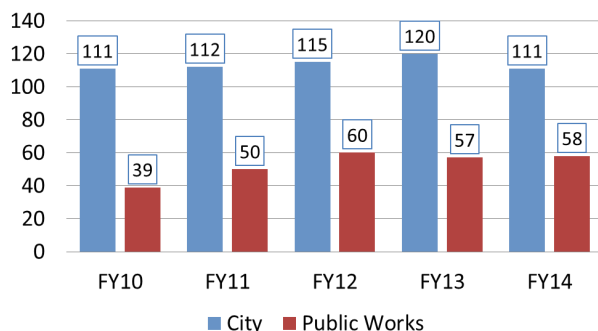
The most common claim types reported in FY14 were:

- Road conditions: potholes, manholes, construction (19)
- Vehicle accidents (12)
- Storm water/sewer related claims (10)
- Tree related (7)

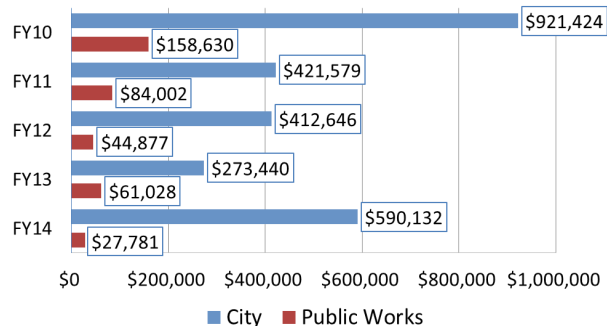
**Public Works – General Liability**  
Total paid during each fiscal year



**Public Works Liability Claims**  
Number of Claims

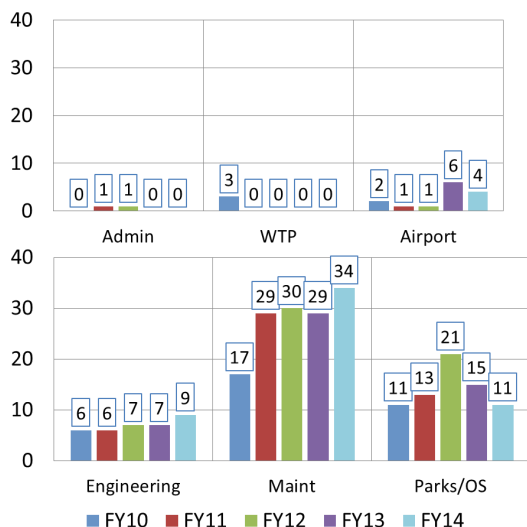


**Public Works Liability Claims**  
Total Incurred (reserves plus paid)

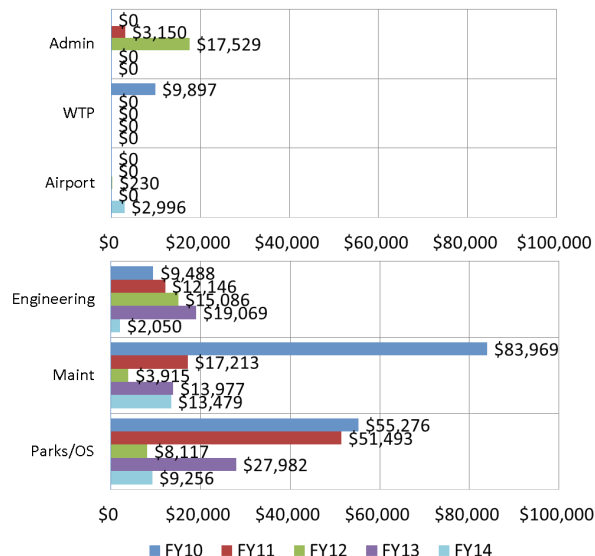


Five Year Average Incurred : \$75,264

**Public Works Liability Claims**  
Five Year History by Division - Number of Claims



**Public Works Liability Claims**  
Five Year History by Division – Total Incurred



# 2014 RISK REPORT

## Public Works

### Litigation

There was no litigation activity in FY14.

### Vehicle Safety & Accidents

Public Works drove 2,524,655 miles in FY14, amounting to approximately 45% of the total miles driven in City-owned vehicles.

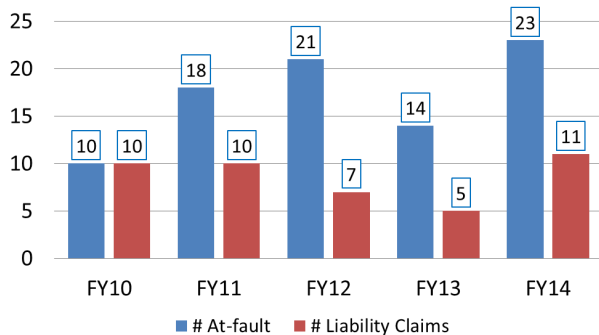
Public Works employees were involved in 27 reported motor vehicle accidents in FY14, 23 of which were classified as at-fault. The cause of at-fault accidents in FY14 included:

- Sideswiping other vehicles or stationary objects (9)
- Backing (5)
- Rear-end (2)
- Clearance of lines/trees (2)
- Other (5)

### Of note ...

- Eleven of the 23 at-fault vehicle accidents in FY14 resulted in liability claims against the City.
- Seven of the 11 claims resulted in settlements under \$3,500. One claim is open and pending payment, the other 3 claims were denied.

**Public Works Vehicle Accident History**  
Number At-fault / Number of Liability Claims





# 2014 RISK REPORT

## Public Works

### WORKERS' COMPENSATION & EMPLOYEE SAFETY

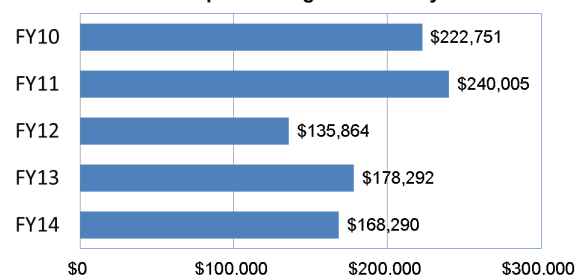
#### Annual Claims Cost

The graph on the right shows the actual claim payments made during each fiscal year, including defense costs, regardless of which fiscal year the claim occurred.

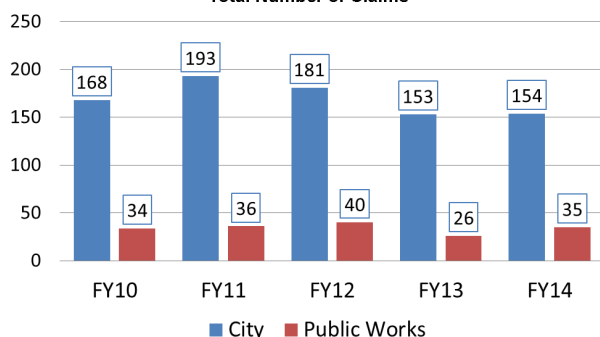
#### Claim Analysis

- There were 9 more claims filed in FY14 than FY13 and claims costs increased by 25%.
- As of June 30, 2014, 24 Public Works claims remained open from all fiscal years.

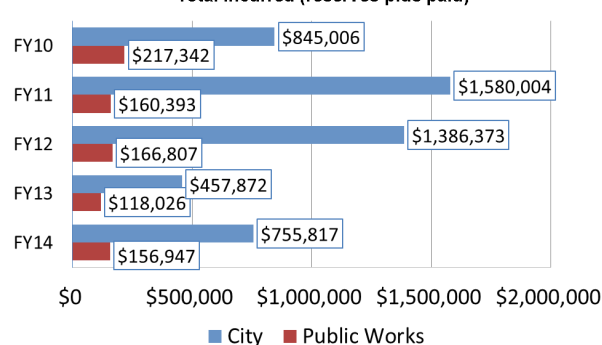
Public Works – Workers' Compensation  
Total paid during each fiscal year



Public Works Workers' Compensation Claims  
Total Number of Claims

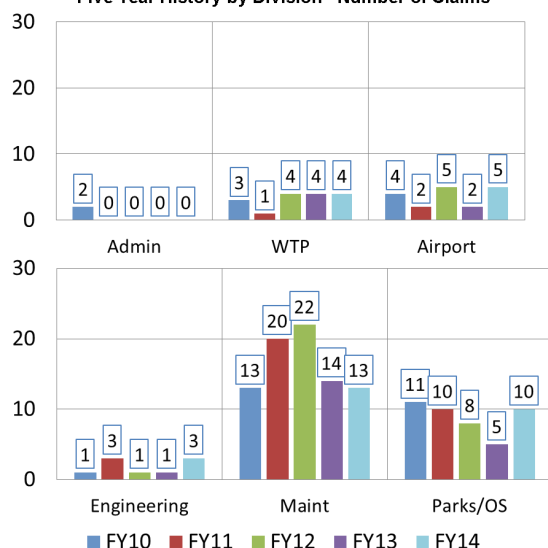


Public Works Workers' Compensation Claims  
Total Incurred (reserves plus paid)

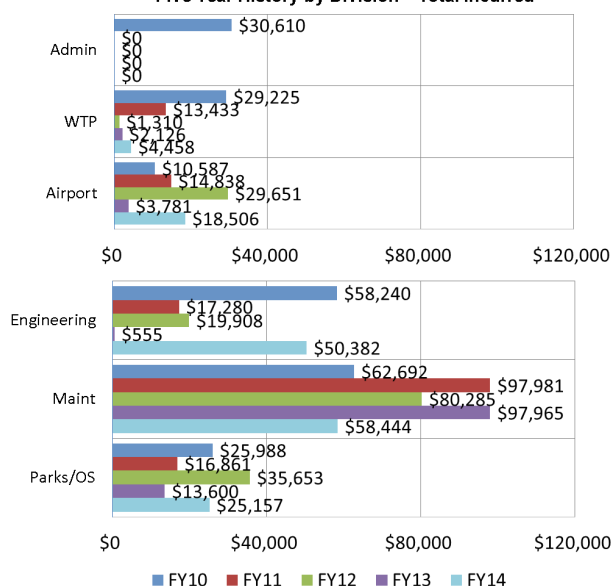


Five Year Average Incurred : \$163,903

Public Works Workers' Compensation Claims  
Five Year History by Division - Number of Claims



Public Works Workers' Compensation Claims  
Five Year History by Division – Total Incurred



# 2014 RISK REPORT

*Public Works*

